

U.S. SMALL BUSINESS ADMINISTRATION
SEATTLE DISTRICT OFFICE
serving Western Washington

2003
small business resource guide

SPONSORED BY

Connect Express, Inc and SBA
your partners for success



U.S. Small Business Administration

SEATTLE DISTRICT OFFICE

Serving Western Washington

Park Place Building
1200 Sixth Avenue, Suite 1700
(corner of Sixth and University)
Downtown Seattle

General Information

206-553-7310
8 am to 4:30 pm
Monday - Friday

www.sba.gov/wa/seattle/



Dear Entrepreneur,

These are challenging times to own and operate a small business in the State of Washington! The U.S. Small Business Administration encourages you to pursue your dream of financial and personal prosperity.

The Seattle SBA District Office is the largest district office in Region X, and encompasses most of Western Washington. We serve 15 of the 39 counties in the state - King, Pierce, Snohomish, Thurston, Kitsap, Skagit, Whatcom, San Juan, Clallam, Jefferson, Mason, Grays Harbor, Island, Lewis and Pacific – approximately 3.5 million or 72% of Washington State's total population. These counties also account for more than 70% of the business in Washington State.

The Small Business Resource Guide helps you start or expand a business. It includes 40 pages of helpful ideas, references and suggestions. Topics covered include: business licensing, state and local government regulations, steps in preparing a business plan and selecting a legal structure for your business. In addition you will find a listing of small business resources offering technical assistance and loan options.

This Guide would not have been possible without our cosponsor, Connect Express Inc., a full-service Internet solution provider, specializing in Internet design, development, and connectivity.

We wish you entrepreneurial success!

Robert P. Meredith, SBA
Seattle District Director

The support given by the U.S. Small Business Administration to this activity does not constitute an express or implied endorsement of any cosponsor's or participant's opinions, products, or services. All SBA programs or cosponsored programs are extended to the public on a nondiscriminatory basis. SBA Authorization #99-1013-84.

Revised January 21, 2003

Table of Contents

Is Entrepreneurship for you?	5
Checklist for Starting a Business	6
Business Licensing Made Easy	7
Government Regulations	8
Protecting Your Intellectual Property	
Copyrights, Trademarks and Patents	10
Selecting the Right Legal Structure	11
Do You Need a Business Plan?	12
SBA Programs and Services	14
SBA Loan Guaranty Program	
How it Works	15
What a Lender is Looking for	15
Free Loan Briefing 2nd & 4th Thursday	17
Frequently Asked Questions	17
Contracting Help for Small and Minority Businesses	18
Innovation and Research	19
Surety Bond Guarantee Program	19
International Trade Assistance	19
Counseling, Training and Technical Assistance	
Small Biz Place Northwest	20
SBA Business Enterprise Center	20
Free Business Counseling	21
Women's Network for Entrepreneurial Training	22
Women's Business Centers	23
SCORE, Counselors to America's Small Business	24
Small Business Development Centers	25
Small Business Size Standards	26
Information 24 Hours a Day – important websites	27
Selecting Outside Advisors	28
The Importance of Networking	28
Business.Law.gov	28
Business Resources	29
Frequently Requested Numbers	36
Directions	37

The American Dream: Is Entrepreneurship for you?

There is no way to eliminate all the risks associated with starting a small business. However, you can improve your chances of success with good planning and preparation. A good starting place is to evaluate your strengths and weaknesses as the owner and manager of a small business. Consider the following:

Are you a self-starter?

It will be up to you - not someone else - to develop projects, organize your time, follow through on details.

How well do you handle different personalities?

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers and professionals such as lawyers, accountants or consultants. Can you deal with a demanding client, an unreliable vendor or cranky staff person in the best interest of your business?

How good are you at making decisions?

Small business owners are required to make decisions constantly, quickly, under pressure and independently.

Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. However, it's also a lot of work. Can you face 12 hour work days six or seven days a week?

How well do you plan and organize?

Research indicates that many business failures could have been avoided through better planning. Good organization of financial information, inventory, schedules, production can help avoid many potential pitfalls.

Is your drive strong enough to maintain your motivation?

Running a business can wear you down. Some business owners feel burned out by having to carry all the responsibility on their shoulders. Strong motivation to make the business succeed will help you survive slowdowns as well as periods of burnout.

How will owning a business affect your family?

The first few years of business start-up can be hard to balance against the demands of family life. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.



On the Upside...

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- Earning and growth potential are far less limited.
- A new venture is exciting.
- Running a business will provide endless variety and challenge and won't settle into a dull routine.

Checklist for Starting a Business

This checklist provides the basic steps you should think about when starting a business. This list is not be construed as all-inclusive. Other steps may be appropriate for your specific type of business.

☐ **Develop your business plan**

All too often entrepreneurs get an idea and rush ahead without any concrete concept of what their business is, where it is or how it is going to get there. Whether you're starting a new business or seeking to obtain capital for expansion, the first and most important step you must take is building your plan. (See page 12)

☐ **Decide on your business structure**

Legal and tax implications differ according to business. You may wish to obtain legal advice before making this decision, (See page 11).

☐ **Legal Advice**

Consult an attorney about your business form of ownership, leases and contracts. **www.BusinessLaw.gov** is an online resource guide designed to provide legal and regulatory information to small businesses. Because laws and regulations affect every aspect of business strategy, topics covered on the site range from the most basic and crucial, such as choosing a business structure or hiring a lawyer.

☐ **Obtain necessary licenses and permits**

State Business License – Washington one-stop registration process requires filing a Master Business Application to obtain a UBI (Unified Business Identifier) number and to register trade names. (See page 7)

Specialty Licenses – Some business activities require specialty licensing, permits or certifications. For more information, contact the Master License Service of the Department of Licensing at (360) 664-1400. On-Line license filing is now available at **www.wa.gov/dol/**. (See page 7)

Local Licenses and Permits - In addition to a state license, you may need to get a city and/or county license for each place where you do business. You may also need to check with your local government regarding zoning and building code regulations. Contact your local department of licensing or city clerk's office for more information.

☐ **Determine regulatory and record-keeping requirements.**

State and Federal Taxes – These vary with the form, nature and location of your business. Refer questions about Washington State taxes to the Department of Revenue. For federal tax information, call 1-800-829-1040. Forms can be obtained by calling 1-800-829-3676 or downloaded from the IRS web site at **www.irs.gov/smallbiz** (See page 8)

Wage Regulations & Posters – For questions concerning wage regulations and required workplace posters, contact the WA State Department of Labor & Industries/Employment Standards at 360-956-5316, or visit their web site at **www.wa.gov/lni/ipub/PostersIndex.htm**.

Industrial Health & Safety Regulations – For information on health and safety rules, contact the Department of Labor & Industries/Division of Industrial Safety and Health at 1-800-423-7233 or visit their web site at **www.wa.gov/lni/wisha**.

Industrial Insurance – For information on hiring employees, insurance, and tax withholding for employees, contact the Department of Labor & Industries/Division of Industrial Insurance at 1-800-547-8367 or 360-956-4817. **www.wa.gov/lni/insurance**

Environmental Regulations – Find out which state and federal environmental permits are needed for your business, visit the WA Department of Ecology's On-line Permit Assistance System (OPAS) at **www.ecy.wa.gov/** or call 360-407-6000.

Unemployment Insurance – Refer questions about unemployment insurance for your employees to the WA Employment Security Department at (360) 902-9551. **www.wa.gov/esd.ui.htm**

New Hire Reporting – Report each newly hired or rehired employee to WA Department of Social and Health Services (DSHS) at 1-800-562-0479. **www.wa.gov/dshs**

Fire Regulations – Contact your local fire officials

Health Regulations – Contact your local health department regarding sewer, water and solid waste utilities.

☐ **Decide on your bookkeeping and accounting system**

For information on bookkeeping systems, income tax planning, or income tax returns, consult with your accountant, SBA, SBDC office, or community college. IRS publication 583 "Starting a Business and Keeping Records" is helpful.

☐ **Insurance**

Consult with your insurance agent about fire, automobile employee health, bonding, life, and fidelity insurance against employee theft, burglary, vandalism, business interruption, and key person insurance.

Business Licensing Made Easy

www.access.wa.gov

UBI Service Locations

SEATTLE

Dept. of Revenue

2101 4th Avenue, Suite 1400
206-956-3000 or 1-800-647-7706

Dept. of Labor & Industries

300 West Harrison Street
206-281-5475

Employment Security Dept.

8746 Mary Avenue NW or
200 SW Michigan Street #202
206-706-3801 (Ballard) or
206-766-6300 (Burien)

TACOMA

Dept. of Revenue

3315 S. 23rd, Suite 300
253-593-2722

Dept. of Labor & Industries -

1305 Tacoma Avenue Suite #305
253-596-3941

Employment Security Dept.

1305 Tacoma Avenue S #304
253-593-7380

BELLINGHAM

Dept. of Revenue

1904 A Humbolt Street, Suite A
Closed 11:30 am - 12:30 pm
360-676-2114

Dept. of Labor & Industries

1720 Ellis Street, Suite 200
360-647-7300

Employment Security Dept.

220 Grand Avenue
360-676-2070

There are many types of business licenses, state and local as well as professional. Depending upon what you do and where you plan to operate, most businesses will be required to have a license of some sort.

The State of Washington's one-stop registration process includes a filing a Master Business Application to obtain a UBI number and register a trade name. The Master License Service helps small businesses cut the time and hassle of business licensing.

The licensing requirements of counties and cities vary. Contact your local City Clerk's Office and County Business License Office for more information. Also check with the local Planning Department to ensure your business site meets appropriate zoning requirements, local Building Department to obtain permits to construct permanent buildings or additions to existing facilities, and County Health Department if your business deals with the sale of food.

Department of Licensing

Master License Service (MLS)

<http://www.dol.wa.gov/businesses.htm>

405 Black Lake Blvd, Building 2

P.O. Box 9034

Olympia, WA 98507-9034

360-664-1400

You can order a customized Licensing Packet via mail or download information on-line from the *License Information Management System (LIMS)* which includes state licensing requirements for your business operation and referrals to related federal, state and local government agencies.

Unified Business Identifier Program (UBI)

A UBI number is a nine-digit number that is assigned to your business when you apply for a business license through the Master License Service of the Department of Labor, or register with the Departments of Revenue, Labor and Industries, Employment Security, or the Secretary of State. After you complete your application, you can obtain a UBI number at one of the UBI Service Locations (see list) or by return mail.

Department of Labor & Industries

Contractor's Registration

<http://www.lni.wa.gov/scs/contractors/>

1-800-647-0982

This license is required for any person to submit any bid offer to do any work as a construction contractor within Washington State. Applications may be obtained from satellite offices of the Department of Labor and Industries throughout Washington State. Submit your application to the satellite office or to the Contractor's Registration Section, Post Office Box 44450, Olympia, WA, 98504-4450. Fee: \$41.75 (also bond and liability insurance coverage).

Specialty & Miscellaneous Licenses

For questions on other licenses required to operate a business in Washington State, call the Business License Service Center.

Application for Business License

Required if the business is located in the city limits or doing business in city limits. Contact the Department of Licenses and Consumer Affairs, your local Chamber of Commerce or local city business license office listed in your local phone book for details.

Everett 425-257-8700

Federal Way 253-661-4072

Seattle 206-684-8484

Tacoma 253-591-5252

Trade Name Search

You can check to see if a trade name you want to use is already registered by requesting a search of the MLS database. If MLS does not find a filing, it does not mean the name is not being used, only that it has not been registered. MLS can also provide information regarding corporations, persons conducting business under a trade name, or verification of business existence. To request a search, call MLS at 1-900-463-6000. The charge is \$4.95 for the first minute and \$.50 for each additional minute. Or send up to three searches and \$4.00 to Department of Licensing, Master License Service, P.O. Box 9034, Olympia, WA 98507-9034.

Business Record Search

MLS can also provide information regarding corporations, persons conducting business under a trade name, or verification of business existence. To request a search, call Master License Service at 1-900-463-6000. The charge is \$4.95 for the first minute and \$.50 for each additional minute.

Government Regulations and Your Business

It may be inconceivable to you that your home-based business or part-time enterprise would have to comply with any of the numerous local, state and federal regulations, but in all likelihood it will. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows.

Most businesses in the State of Washington must obtain one or more licenses and permits from local, state and federal agencies. The licenses or permits required for your business will be determined by your type of business, its organizational structure, and location.

FEDERAL REGULATIONS

Internal Revenue Service (IRS)

www.irs.gov

1-800-829-1040

The new business owner must be aware of many Federal tax obligations. The IRS has free publications, Taxpayer Service Representatives to answer tax questions, and free tax workshops available to acquaint you with required registrations and tax obligations. IRS has prepared a very helpful free publication called Tax Guide for Small Business (Publication 334).

Call the IRS and request the following information regarding your prospective small business along with Publication 334. Be sure to let them know what your business structure will be: sole proprietorship, partnership, any business with employees, etc.

Self-Employment Tax - Everyone must pay Social Security Tax. If you're self-employed, your Social Security contribution is made through the self-employment tax. An IRS Taxpayer Service Representative can help you determine your self-employment tax responsibilities, and inform you about the necessary paperwork required.

Employer Taxes - If you have employees, you are required to withhold income tax, Social Security (FICA), be liable for the employer's portion of Social Security taxes and pay federal unemployment tax under certain circumstances. Nonpayment of federal taxes can result in audits, penalties, difficulties obtaining bank financing, and closure of your business.

Contact the IRS to obtain a Taxpayer Identification Number. You will also need to figure out how best to report earnings and pay your business taxes. The IRS may seem like a complicated maze, but there are publications, counselors and workshops available to help you.

Tax Questions?

Taxpayer Service at 800-829-1040

To Order Forms call: 800-829-3676

IRS Forms and Publications - Sole Proprietorship

Publications: 334, 505, 533, 583, 910;

Forms: 1040 ES, 1040 Schedule C, 1040 Schedule SE

Partnership

Publications: 334, 505, 541, 910

Forms: 1040 ES, 1065 Schedule K=1, 1040

Schedule SE, SS-4

Corporation

Publications: 334, 542, 910

Forms: SS-4

S Corporation

Publications: 15, 589

Forms: SS-4, W-4, 940, 941

Any Business With Employees

Publications: 15, 509, 937

Forms: SS-4, W-4, 940, 941

Special Needs

Alcohol Beverages: Forms 11, ATF Publication 101, 510, Excise Tax: Form 720,

Publications 509, 510, Independent Trucking: Form 2290, Publication 349

Social Security Administration

www.ssa.gov/svcs.htm

1-800-772-1213

Nearly all employees, employers and self-employed persons are required to participate in the social security program. Employers are required to withhold a fixed percentage of employee wages, match each employee's contribution and make periodic deposits to the IRS. Forms are available from the IRS. Self-employed persons must also make contributions.

Wage Reporting Guide for Employers Help with all your wage filing responsibilities **Toll-Free Number for Employers** -- Got a wage reporting question or problem? Call our Employer Reporting Service Center at **1-800-772-6270**.

STATE REGULATIONS

Dept. of Licensing

www.dol.wa.gov/businesses.htm

Master License Service (MLS)

360-664-1400

The state provides new business applicants with a simplified one-stop registration and licensing service. Call the Business License Service Center or stop in at any of the field offices of the Washington State Department of Labor and Industries, or the Department of Employment Security to obtain a Master Business Application.

Dept. of Labor and Industries

www.lni.wa.gov

Industrial Insurance Registration

www.lni.wa.gov/insurance/

360-902-4817

Required for businesses employing one or more persons. This registration authorizes deductions of medical aid and supplemental pension premiums from employee's wages and establishes premium payment accounts for industrial insurance, supplemental pension and medical aid.

Employment Security Dept.

<http://www.wa.gov/esd/ui.htm>

Unemployment Insurance Registration

360-902-9360

Required from businesses employing one or more persons. Employers are required to file quarterly reports showing total wages paid, individual employee earnings, social security numbers, hours worked and tax due with payment.

Office of Minority and Women's Business Enterprises (OMWBE)

www.omwbe.wa.gov/

P.O. Box 41160, S. Water

Olympia, WA 98504-1160

360-753-9693

Seattle Office

co-located with SBA

1200 Sixth Avenue, Suite 1700

Seattle, WA 98101-1128

206-553-7356

Manages a state program to increase the participation of bonafide minority and women's businesses in state public works contracting and purchasing of goods and services. Provides certification of qualifying small businesses, conducts compliance reviews and monitors the use of certified firms by state agencies. Applications may be obtained from OMWBE and returned to the address listed above.

Office of the Secretary of State

www.secstate.wa.gov/corps/

Corporations Division

505 E. Union, 2nd Floor

Olympia, WA 98504-0234

360-753-7115; TDD: 360-753-1485

The Corporations Division registers business-related entities including domestic and foreign (out-of-state) corporations, limited partnerships, limited liability partnerships and limited liability companies. They also register state-level trademarks.

Corporate Registration, Profit/Nonprofit Corporations 360-753-7115

Applicants for incorporation in Washington State MUST file with the Corporate Division, Secretary of State's Office, 505 East Union, Post Office Box 40234, Olympia, WA 98504 - 0234. (This does not relieve applicants from responsibility of also registering with state taxing authorities).

Department of Revenue

<http://dor.wa.gov/>

Telephone Information Center

1-800-647-7706

Required by everyone engaged in any business activity within Washington State. Covers state gross receipt taxes (Business & Occupation, Public Utility) as well as state and local sales and use taxes.

Tax Express

1-800-334-8969

Get answers to your most common tax questions 24 hours a day.

Fast Fax

1-800-647-7706 or 360-786-6116

Select from 100 forms, publications, administrative rules and have them directly faxed.

Toll-free telephone numbers

Taxpayers who have questions or need assistance completing tax returns may call the Telephone Information Center at 1-800-647-7706. Teletype (TTY) users please call 1-800-451-7985.

Copies of publications, laws and rules

Available at a local Revenue office, telephone information center or at <http://dor.wa.gov>.

Business Information Workshops:

For information on one-stop workshops on licensing and tax reporting in Washington, cosponsored by the Departments of Revenue, Licensing, Labor and Industries, and Employment Security, contact the Telephone Information Center.

New Business Outreach (NBO) Workshops

To sign up for Revenues workshops covering business registration, reporting, tax laws and rules, and recordkeeping requirements, contact the Revenue office nearest you.

The Electronic Filing System (ELF)

ELF was developed by the Washington State Department of Revenue (DOR). This free, easy-to-use system walks filers through a customized return, calculates taxes automatically, flags errors and omissions before a return is filed, and provides instant online access to the latest tax information. Solid security protocols protect sensitive business information by encrypting it prior to transmittal. ELF's electronic funds transfer feature lets taxpayers file their tax returns early, but postpone payment

until the due date. This file-and-forget feature means taxpayers can get their return completed ahead of the filing deadline without having to remember to mail the return by the due date. ELF also provides a printed copy of the return and an electronic confirmation receipt

Of particular relevance to tax preparers is a feature that lets the preparer use ELF to complete the return online, then save it to the DOR site for the taxpayer to review and approve. The taxpayer then files the return and authorizes payment using a password and secure server. This can be a real time saver, particularly when a preparer is juggling several returns on deadline and businesses want to review their returns thoroughly before approving them.

Even businesses that don't use professionals to prepare their returns can benefit from ELF. In fact, these taxpayers arguably can benefit the most because they presumably make the most mistakes in filling out paper returns. These "out-of-balance" returns are the bane of taxpayers and the Department of Revenue alike because they require time-consuming reworking of returns, usually months after the fact.

ELF is well worth checking out. To find out if you qualify, visit the Department's web site at <http://dor.wa.gov> or call toll-free 1-877-FILE ELF (1-877-345-3353).

COUNTY REGULATIONS

Partnership Recording

(General Partnerships only)

If the business is a general partnership, persons starting the partnership should have a written partnership agreement and a buy/sell agreement. A review of your written agreement by your attorney is recommended. Contact your County Recording Office for information on filing procedures.

King 206-296-1570 - www.metrokc.gov/recelec/records/

Snohomish 425-388-3483 -

www.co.snohomish.wa.us/auditor/

Pierce 253-798-7440 -

www.co.pierce.wa.us/auditor

Application for Certificate of Registration

County registration is required for some businesses. Call your county Business License Office to see if your business needs to be registered. If your county is not listed below, consult the county listings in your local phone book.

King County 206-296-3504

Pierce County 253-798-7445

Snohomish County 425-388-3627

Protecting Your Intellectual Property

COPYRIGHTS

<http://lcweb.loc.gov/copyright>

Copyright is a form of protection provided by the laws of the United States (Title 17, U.S. Code) to the authors of "original works of authorship," including literary, dramatic, musical, artistic, and certain other intellectual works. This protection is available to both published and unpublished works.

Written inquiries:

U.S. Copyright Office
Library of Congress
101 Independence Avenue SE.
Washington, DC 20559-6000

Public Information Office

202-707-3000

Forms Hotline 202-707-9100

Fax-on-Demand 202-707-2600

TTY 202-707-6737

TRADEMARK

www.uspto.gov

"Brand name" is a synonym for "trademark". Trademarks distinguish one firm's cornflakes or four-wheel-drive station wagons from another's. Without them, consumers could not buy products they like or avoid those they don't like. Trademarks may be words, logos or other symbols. They may even be sounds, three-dimensional symbols (such as the well-known McDonald's golden arches) or colors.

Trademarks are not copyrights or patents. They cannot be used to prevent one firm from copying the goods or services of another, nor from selling its goods or services under a common descriptive (or generic) name.

Literature, procedures, and application forms for nationwide registration are available through the U.S. Patents & Trademarks Office, Washington, DC 20231. You may also order the booklet "[Basic Facts About Trademarks](#)" from the [U.S. Government Bookstore in Seattle](#). The cost for this publication is currently \$4.25.

Statewide trademark registration

State of Washington - Office of Secretary of State

www.secstate.wa.gov/corps

360-753-7115

Office of the Secretary of State
Corporate Division - Republic Building
505 East Union, P.O. Box 40234
Olympia, WA 98504-0234
Monday - Friday, 8 am to 4 pm

PATENTS

A patent is an exclusive property right to an invention and is issued by the Commissioner of Patents and Trademarks, U.S. Department of Commerce. It gives an inventor the right to exclude others from making, using, or selling an invention for a period of 17 years in the United States, its territories, and possessions.

U.S. Patents and Trademark Office

www.uspto.gov

Washington, DC 20231
Patent & Trademark Office
Arlington, VA
703-308-4357 or 1-800-786-9199

Government Bookstore

<http://bookstore.gpo.gov/locations/seattle.html>

Federal Building
915 Second Avenue, Room 194
Seattle, WA 98174
206-553-4270

For literature, procedures, and a list of patent agents and attorneys in your area, check prospective companies in your field of invention through the Thomas Register of Industry, a standard guidebook normally available at all libraries. A book entitled, "General Information Concerning Patents," is available for purchase (currently \$4.25) through the U.S. Government Bookstore.

Selecting the Right Legal Structure for Your Company

by Lorri A. Dunsmore

After deciding to start a new business, the next decision is choosing the most appropriate form for that business. The choice you make will impact your taxes, the number of tax returns you file, your degree of liability protection and much more.

In Washington state, you have seven main options: a sole proprietorship, a general partnership, a limited partnership, an S corporation, a C corporation, a limited liability company and a limited liability partnership. After briefly describing the first five options, I will focus on Washington's newest entities, limited liability companies and limited liability partnerships.

Sole Proprietorship

If you do not form any entity, you are effectively operating a sole proprietorship. A sole proprietorship is the simplest form of doing business since no new legal entity is created. A sole proprietorship has no formation costs, no additional tax returns, no cumbersome structure and no legal fees.

On the other hand, as a sole proprietor, you are directly responsible for all of your acts and the acts of your employees. For that reason, unless you are confident that your liability exposure is small or that you are adequately insured, you may want to consider forming an entity that provides you with liability protection. As a sole proprietor, all profits are immediately taxed to you and will be reflected on Schedule C of your personal tax return.

Partnerships

Another frequently used business structure is a partnership. Partnerships must have two or more partners. Typically, the partners enter into a partnership agreement that governs their relationship; that is, how profits and losses will be shared and cash distributed, how the partnership will be managed and other important items. Since a limited partnership is a statutory entity, a Certificate of Limited Partnership must be filed with the Washington Secretary of State's Office to create the partnership. In addition to being relatively easy to form, a partnership does not create an extra layer of tax for the partners. Because income and loss flow through the partnership to the partners, all income is taxed only once. Although the partnership must file an informational tax return, profits and losses are reflected on the personal tax returns of the individual partners.

In a general partnership, all partners are personally liable for the debts of the partnership. For this reason many persons prefer to form *limited partnerships*. In a limited partnership there are two classes of partners: *general partners* and *limited partners*. The general partners operate the partnership and are personally liable for the debts of the partnership (similar to partners in a general partnership). The limited partners cannot participate beyond their investment in the partnership.

Corporations

One of the most popular structures for a new business is a corporation. Like a limited partnership, a corporation is a separate legal entity. For federal income tax purposes, there are two types of corporations: *C corporations* and *S corporations*.

In a C corporation, profits are taxed twice. Profits are first taxed at the corporate level and then again when profits are distributed to the shareholders. This can make a C corporation a very expensive structure to use from a tax perspective. However, if most of the profits of the C corporation can be paid to the shareholders in the form of salaries and bonuses, the double tax burden may be decreased.

For tax purposes, an S corporation is somewhere in between a partnership and a C corporation. Profits and losses will flow through the corporation and be taxed on the personal income tax return of the shareholders. This means that the double-level tax of a C corporation is reduced to a single-level tax. Unfortunately, not all corporations qualify as S corporations. For instance, an S corporation can only have one class of stock, must have less than 35 shareholders and must not have another corporation or a partnership as one of its shareholders.

Limited Liability Companies (LLC)

An increasingly popular alternative to S corporations and partnerships is a limited liability company. LLCs combine the favorable features of S corporations and partnerships in one entity. Similar to shareholders in a corporation, members in an LLC are not personally liable for the debts of the entity. Similar to a partnership, the profits of the LLC will generally only be subject to a single layer of tax.

The reason an LLC will generally only be subject to a single layer of tax is that the Internal Revenue Service typically will view an LLC as a partnership for tax purposes if it has certain partnership characteristics (e.g., decentralized management, no transferability of membership interests, etc.).

Like limited partnerships and corporations, LLCs are statutory entities. In order to create an LLC, a Certificate of Formation must be filed with the Washington Secretary of State's office. An LLC

agreement governing the operations of the LLC should also be prepared. The flexible nature of Washington's statute makes it critical that the LLC agreement be reviewed by your tax advisor.

Limited Liability Partnerships

Limited liability partnerships (LLPs) have only recently been introduced in Washington. An LLP is created by filing an LLP Certificate with the Washington Secretary of State's Office. An LLP Certificate can be filed by either a general or a limited partnership. A partner in an LLP is not liable for claims arising from wrongful acts of another partner or employees and others affiliated with the LLP. This liability protection does not extend to partner's own wrongful acts or the wrongful acts of any person under his or her direct supervision. Furthermore, if the LLP provides professional services, the LLP is required to carry a specified amount of insurance. An LLP does not provide as complete liability protection for its owners as an LLC.

When starting a new business, you have many types of structures from which to choose. Before you make the decision regarding the best structure for you, consider the advantages and disadvantages of each in connection with your business venture.

Lorri A. Dunsmore is a business and tax lawyer in Perkins Coie's Seattle office.

Do you need legal help?

www.BusinessLaw.gov

Legal & regulatory information for America's small businesses - all in one place, 24 hours a day

Washington State Bar Association

www.wsba.org
1-800-945-WSBA
206-443-WSBA

Seattle/King County

www.kcba.org/LRS/
206-623-2551

Tacoma/Pierce County

253-383-3432

To register a corporation or limited partnership contact:

Office of the Secretary of State

www.secstate.wa.gov/corps/
Corporations Division
360-753-7115

Do you need a Business Plan? Yes!

A **business plan** gives you a path to follow. It can help make the future what you want it to be, with goals and action steps to guide your business through turbulent economic cycles.

A **business plan** lets your banker in on the action. By reading the details of your business plan, your lender gains insight into your situation that will help determine whether or not to lend you money.

A **business plan** provides a way to communicate your operations, goals, and business philosophy to personnel, suppliers and your other business contacts.

A **business plan** develops you as a manager by making you construct a clear "blueprint" of your business venture.

Start with the Basics

While there are many good business plan formats, this one has been used successfully by thousands of small business owners. Feel free to modify the format to suit your needs

☒ Executive Summary

Summarize your plan in two pages or less. Make it enthusiastic, professional, complete and concise. Include the goals and objectives of the business. If applying for a loan, state the amount desired.

If you had five minutes to explain the basics of your business to an investor, what would you say? That is what goes in the summary. Write this section last.

☒ Company Description

Give a brief company history.
What does your company do?
What are your products?
Who are your customers?
Where are you located?
What are your key strengths?
Is your industry or market growing?
Who are the owners?
Is the firm a proprietorship, partnership, or corporation?

☒ Products and Services

What are your products (or services)?
Price and quality levels?
Distribution channels (i.e., how are products moved to the customers)?
Major competitors?
What makes your products particularly attractive?

☒ Marketing

(NOTE: In this section, be as specific as possible. Use statistics and numbers, and note your sources. Too many marketing plans are just enthusiastic fluff).

■ Product

Describe your product or service from your customer's point of view.
What do customers like and dislike about your products, services, and company?
Why do they patronize you?
What services are offered as part of the product (delivery, service, warranty, support, refund offers)?

■ Economics

What are the characteristics of your industry: growing, declining, changing?
What is the size of your market?
What is your share of the market?
Is it growing?
What is the demand for your product?
Are more firms entering?
What are the barriers to entry? Is it becoming more competitive; are profits being squeezed?

■ Customers

Identify your customers, their characteristics, their location.
Why will they patronize you?
What do they like about your company?

■ Competition

List your major competitors.
Describe their size, location, reputations.
Compare your goods and services with theirs.
What are their major advantages?
What are yours?

■ Strategy

What is your pricing policy? Why?
How do you promote, advertise, and sell?
How do you distribute or deliver your products/services?
What customer services will you offer?
Relate your strategy to prior discussions of Product, Economics, Customers, and Competition.

☒ Sales Forecast

Now that you have written a description of your market, you need to do a detailed forecast of sales, by department, month by month, for the coming year.

☒ Operations Plan

■ Production

Methods of production, product development, quality control, inventory control.

■ **Location.** Describe the physical location and explain why it is appropriate. Is it leased or owned?

■ Credit Policies

Do you sell in credit? What terms? How do you check credit? Collection policies?

■ Personnel

Number and type of employees.
Pay and personnel policies.
Do you have position descriptions and training programs?

■ Inventory

How much? What is its value?
List major suppliers.
Do they extend credit?
Who pays freight?
Do they give discounts?

■ Legal Environment

Licensing, bonding, permits, insurance, zoning, government regulations, patents, trademarks, copyrights.

☒ Management and Organization

Who has management responsibilities?
Resumes of all key managers.
Position descriptions for key employees. List important advisors, such as attorney, accountant, banker, insurance agent, and advisory board or board of directors, if you have one.

☒ **Personal Financial Statements**

Include personal financial statements of all owners and major stockholders.

☒ **Startup Expenses and Capital**

Carefully research your startup expenses: keep notes to document your numbers, organize your figures by dividing startup expenses into major categories. We suggest:

Buildings/Real Estate - Leasehold Improvements
Capital Equipment - Location & Admin. Expenses
Advertising & Promotion - Opening Inventory
Other Expenses - Contingencies - Working Capital

The contingency category is a way of allowing for costs which cannot be foreseen no matter how thorough your planning. Experienced entrepreneurs suggest you add 15% to 20% to your estimated expenses to allow for them.

Working capital is money needed to operate and pay bills while the business gets going. A carefully planned cash flow projection is the only good way to estimate working capital needs. Starting without adequate working capital will ensure early failure of the business.

If this is a startup, you must also show the sources of capital. Sources could include you, your partners or investors, private lenders, your bank, and perhaps equipment leases.

☒ **Financial History**

If yours is an established firm, include financial statements for at least the past three years as an appendix to the plan.

Our computer template includes a spreadsheet on which these historical statements can be condensed and laid out side by side for comparison. It is a good idea to include some key ratios in addition to the raw numbers. Current ratio, Debt to net worth, return on equity, and Inventory turnover are a few useful basic ratios.

Include an aging of accounts receivable, showing the total amount owing you from customers, and how much is current, 30 days past due, 60 days, 90 days, and over 90 days past due.

Do the same for accounts payable.

☒ **Projected Balance Sheet**

Your plan should include a projected balance sheet showing assets (things owned), liabilities (debts), and owner's equity. If yours is a startup business, the balance sheet should show your financial position on opening day. Existing firms should do a projected year-end balance sheet.

If you are using the business plan to apply for a loan, prepare a pro-forma balance sheet projecting your financial position as of the day after the loan.

☒ **12-Month Profit Projection**

In many ways, this is the capstone of your whole business plan. This is where it all comes together, where you show in detail how your company will make a profit. Start by projecting sales month by month for the coming year. Break monthly sales into categories or departments; for example: by product type, customer group, geographic territory, or different contracts or projects. A projection built up in this fashion will be more accurate than just guessing total sales for the month. Your Marketing Plan should be the basis for these projections.

Now estimate the Cost of Goods Sold (COGS) for each category of sales for each month. COGS are those expenses directly related to producing or purchasing the product/service you sell. For example: for retailers, COGS is the cost of buying merchandise; for manufacturers and construction, it is direct production labor and materials; for services businesses, it is production labor and materials. Breaking COGS down into departments will help you see which parts of the business deliver the most profit per sales dollar.

Now estimate operating expenses month by month for the year. These are necessary expenses which are *not* directly related to buying or making your product/service. They are also known as overhead items. Examples are: telephone, rent, insurance, taxes, and the salaries of office, sales, and management personnel. Use the same categories of expense you use (or plan to use) in the regular Income Statements you get from your accountant. This makes it easier to draw on history in making projections, and it makes it easier to compare your actual statements to your plan as time goes by.

☒ **Cash Flow Projection**

Your profit projection will show how you intend to prosper by having revenues exceed expenses. Now you must show that you can pay your bills while prospering. Bills are paid with cash, not with profits.

A cash flow projection is basically nothing more than a forward look at your checking account. It is derived from the profit projection, but looks at the financial data in slightly different ways. The fundamental differences are:

- On the income side, a cash flow asks not when a sale is made, but rather when cash is actually collected from the customer.
- On the outgo side, the question is not when an expense is incurred, but rather when the check will have to be written to pay the bill.
- Some items show only on one of the two statements, but not on the other. Depreciation, for example is a real business expense, but not an item of cash flow (you never write a check for depreciation). On the other hand, the principle part of a loan repayment is not an expense (only the interest portion is), but it definitely takes cash out of the business, and therefore needs to be shown on the cash flow projection.

By forecasting the status of your bank account, the Cash Flow tells you whether your working capital reserves are adequate. Budgeting does not create sales or put money in the bank, but it can help put you in control. When you know how much the off season will draw down your account, when you know how much it will take to get started on that new contract, when you begin negotiating that new bank loan months in advance because you can foresee the need, then you have gained a little more control over your own destiny.

All your projections should be based on careful research, not casual guesswork. Keep notes detailing your major assumptions, and attach the notes to your projections.

Need help? Make an appointment with a business counselor. See page 20.

SBA Programs and Services

www.sba.gov

SBA was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our Nation.

To effectively meet small businesses' rapidly changing needs, the SBA constantly strives to stay on the cutting edge. Many of the SBA's programs and services are free and provided to the public on a nondiscriminatory basis.

FINANCE AND INVESTMENT

8(A) BUSINESS DEVELOPMENT

GOVERNMENT CONTRACTING

INNOVATION AND RESEARCH

SURETY BOND GUARANTY PROGRAM

COUNSELING AND TECHNICAL ASSISTANCE

The SBA Loan Guarantee Program:

How it Works

www.sba.gov/financing/

The SBA helps small businesses obtain needed credit by giving the government's guaranty to loans made by commercial lenders. The lender makes the loan and SBA promises to repay up to 85% of any loss in case of default. Since this is a bank loan, applications must be submitted to the bank and loan payments are paid to the bank. The bank is also responsible for closing the loan and disbursing the loan proceeds. SBA's involvement is limited to reviewing the loan application submitted by the bank to assure they meet eligibility and credit standards. SBA provides the bank with a written Authorization outlining the conditions of the SBA guarantee; any material changes to this authorization generally require SBA approval.

Most commercial banks in Western Washington and some nonbank commercial lenders participate in this program.

The **7(a) guaranteed loan program** is SBA's primary lending program. The borrower applies to a lending institution, not the SBA. The lender applies to the SBA for a loan guaranty. The SBA can process the lender's request through a variety of methods. Guarantees are up to \$1 million of each loan made by participant lenders. These loans typically range from \$50,000 to \$2 million and are repaid in monthly installments. They can be used for a variety of business purposes (e.g., working capital, equipment acquisition, and real estate purchases). Maturities depend on the use of loan proceeds but typically range from 5 to 25 years.

Streamlined 7(a) Applications and Approvals

Preferred Lender Program – SBA has delegated certain lenders the authority to approve SBA loans unilaterally. Preferred lenders operate under the same 7(a) guaranteed loan guidelines as detailed above. SBA generally provides a loan guarantee to the lender within 24 hours of their request. A list of lenders is posted www.sba.gov/wa/seattle/seplpcp.html.

SBA Express Loan Program – *SBAExpress* loans are backed by an SBA guarantee of 50 percent, the bank uses their own application and documentation forms and the lender has unilateral credit approval authority as in the PLP Program. This method makes it easier and faster for lenders to provide small business loans of \$250,000 or less, with SBA generally providing a loan guarantee to the lender within 24 hours of their request.

SBA LowDoc is a quick and easy program that provides a guaranty on small business loans of \$150,000 or less. Once you have met your lender's requirements for credit, the lender will request a *SBALowDoc* guaranty for up to 85 percent of the loan amount. You complete the front of a one-page SBA application and the lender completes the back. SBA processes completed applications within 36 hours.

Additional SBA Financing Programs

SBA Microloan Program was developed to increase the availability of small scale financing and technical assistance to prospective small business borrowers. Loans range from \$500 up to \$35,000. Loans are made through designated intermediaries. *Contact Community Capital Development, 206-324-4330 or Washington CASH, 206-352-1945.*

The 504 Certified Development Companies (CDC) Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A CDC is a nonprofit corporation set up to contribute to the economic development of its community or region. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. *For more information, call Evergreen Community Development Association at 206-622-3731 or NW Business Development Association at 509-458-8555. www.sba.gov/wa/seattle/secdc.html.*

Export Working Capital loans are used to finance export sales-90% SBA guaranty-up to \$1 million. *Call the U.S. Export Assistance Center, 206-553-0051 for more details. www.sba.gov/wa/seattle/seuseac.html.*

For more information on all the SBA Loan Programs visit www.sba.gov/financing.

General Credit Requirements - SBA and private lenders use similar criteria to test credit worthiness

- (1) **Repayment Ability:** You must show that you can meet business expenses, owner's draw, and loan payments from the earnings of the business. This is usually demonstrated through historical performance and/or thoroughly documented cash flow projection.
- (2) **Management:** You must show ability to operate the business success fully. For a start-up, you should have experience in the type of business you propose to start, as well as some significant work experience at a management level.
- (3) **Equity:** The owners must have enough of their own capital at stake in the business:
 - (a) For a New Business (or when buying a business you should have approximately one dollar of cash or business assets for each three dollars of loan.
 - (b) For an Established Firm, the after-the-loan business balance sheet should show no more than four dollars of total debt for each dollar of net worth (i.e., a 4:1 Debt/Equity ratio, although this may vary by industry).

Definition of Equity: Pledging of nonbusiness assets (often a second mortgage on your personal residence may be required for collateral. However, this should not be confused with equity in the sense it is used here. As used here, equity is the owner's net investment in the business).

(4) Credit History: Your personal and company credit histories will be reviewed. Any prudent lender prefers applicants who have a history of meeting their obligations. If your credit record has blemishes, but there are extenuating circumstances, you will want to explain fully.

Guarantee Portion - Under the 7(a) guaranteed loan program SBA may guaranty from 75% to 85% of an eligible bank loan up to a maximum guaranty amount of \$1,000,000. The exact percentage of the guaranty depends on a variety of factors such as size of loan and which SBA program is to be used. This will be worked out between the SBA and your bank.

Amounts - Maximum loan amount is \$2 million. In addition, the total SBA guarantee for any one borrower may not exceed \$1 million. EXCEPTIONS: LowDoc loans may not exceed \$150,000 or for Pollution Control or International Trade loans, the guaranty portion of the loan may not exceed \$1.3 million.

Maturity - Up to 25 years for real estate acquisition or construction. Most other SBA loans are limited to 10 years. Working capital loans are generally limited to seven years.

Interest Rates - SBA sets maximum rates on its guaranty loans. The rate may be either fixed or floating, as determined between the bank and applicant. The rate is pegged to the prime rate as published daily in the Wall Street Journal. The formulas are:

- Prime + 2.25% for loans more than \$50,000, maturity less than 7 years.
- Prime + 2.75% for loans more than \$50,000, maturity 7 years or more.
- Lenders have the option of charging an additional 1% on loans under \$50,000 and 2% on loans under \$25,000.

Fees - SBA charges a fee for its guaranty. The fee is levied on that portion of the loan guaranteed by SBA, not the face amount of the loan. It is passed along to the borrower and is usually financed (i.e., built into the loan amount).

- If loan maturity exceeds 12 months the fee is:
- 1% of the guaranteed portion for loans up to \$150,000.
- 2.5% of the guaranteed portion for loans above \$150,000 up to \$700,000
- 3.5% of the guaranteed portion for loans above \$700,000
- If the loan maturity is 12 months or less, the fee is .25% (¼ of 1%) of the guaranteed portion.
- CAPLines may have ongoing servicing charges in addition to the guaranty.

Prepayment Penalties - Only on loans with terms of 15 years or longer. Decreasing prepayment penalties apply during the first three years of the loan.

Collateral - SBA's collateral policy is in two parts:

- (1) When a loan guaranty is approved, we expect all available company assets to be offered as collateral. If company assets are insufficient to fully secure the loan, liens on personal assets may be required. Often, this means a lien on the family home.
- (2) On the other hand, if adequate collateral simply is not available, this fact alone will not cause SBA to decline an otherwise qualified loan.

Eligibility - Most small businesses are eligible to receive SBA loan guaranties. However SBA is unable to make loans under the following circumstances:

- (1) If the applicant is not a small business.
- (2) If the funds are otherwise available on reasonable terms, e.g., if the bank would make the same loan terms available without an SBA guaranty, or if personal assets could be used without hardship to the owners.
- (3) If the loan is to pay off creditors who are inadequately secured.
- (4) If your business is engaged in speculation, lending, investment, or rental real estate.
- (5) If the applicant is a nonprofit enterprise (except employee stock ownership programs).

Size Standards - Applicants must meet our definition of small business. Size limits may vary by specific industry group (SIC code). See page 22 for more information.

Preferred and Certified Lenders - Certain commercial lenders have earned preferred or certified status with SBA. This allows lenders to process SBA loans with less paperwork and in less time. You can find a list of preferred and certified lenders at www.sba.gov/wa/seattle/seplpcpl.html

What A Lender is looking for

New Business

- (1) Describe in detail the type of business to be established.
- (2) Describe your experience and management credentials.
- (3) Prepare a detailed estimate of how much capital will be needed to start. State how much you have and how much you will need to borrow.
- (4) Prepare a current personal financial statement, listing all personal assets and liabilities.
- (5) Prepare a month-by-month projection of revenues, expenses and profit for the first twelve months. Also do a companion cash flow projection for the same period. Explain your major assumptions in an accompanying narrative.
- (6) List the collateral to be offered as security for the loan, with estimates of the market value of each item.
- (7) Take this material to your banker. If the bank wants an SBA guaranty for your loan, they will make application to us. You deal with the bank; the bank deals with SBA.

Established Business

- (1) Current business financial information: Prepare a current balance sheet and an income (profit and loss) statement for current year up to the date of the balance sheet.
- (2) Historical business financial information: Prepare income statements and balance sheets for the past three full years. Do not include personal items on the statements. Reconcile the equity balances between each year.
- (3) Prepare a month-by-month projection of revenues, expenses and profits for the next twelve months. Also do a companion cash flow projection for the same period. Explain your major assumptions in an accompanying narrative.
- (4) Prepare a current personal financial statement for each owner, partner, or stockholder owning at least 20% of the business.
- (5) List the collateral to be offered as security for the loan, with estimates of the market value of each item.
- (6) State the amount and intended uses of the loan.
- (7) Take this material to your banker. If the bank wants an SBA guaranty for your loan, they will make application to us. You deal with the bank; the bank deals with SBA.

Frequently Asked Questions about the SBA Loan Guaranty Program

FREE Loan Briefing

SBA Business Information Center
1200 Sixth Avenue, Suite 1700
Sixth and University
Downtown Seattle

Noon to 1 pm
2nd and 4th Thursday of each month
Call 206-553-7310 to confirm date

Please arrive 15 minutes early to sign in.

Join us for an informative session on how the SBA Loan Guaranty Program works. Your specific questions will be answered.

- Can loan proceeds be used to consolidate debt, help with cash flow or buy a building?
- What are the eligibility and credit requirements?
- What are lenders looking for?
- Who can help with a business plan or a loan proposal?

(1) Does the SBA provide grants to start or expand small businesses?

No. The SBA **does not** offer direct grants of money for starting or expanding the operations of a small business. SBA's grant programs generally support non-profit organizations, intermediary lending institutions, and state and local governments in an effort to expand and enhance small business technical and financial assistance.

There are grants available to small businesses through various federal agencies. However, these grants are typically awarded to existing businesses and are narrow in purpose, such as the Small Business Innovation Research Program (www.sba.gov/SBIR), which awards grants to established and qualified enterprises to develop new technologies. You can obtain more information on grants offered by various federal, state and local organizations at <http://www.sba.gov/expanding/grants.html>

(2) Do I need to be declined by a bank before applying for an SBA loan guaranty?

No. The SBA helps small businesses obtain needed credit by giving the government's guaranty to loans made by commercial lenders. The lender makes the loan, and SBA promises to repay up to 85% of any loss in case of default. Most commercial banks in Western Washington and some non-bank commercial lenders participate in this program.

(3) Does my business qualify for SBA assistance?

Approximately 98% of all businesses are eligible for SBA help. Ineligible businesses include those explained on page 16 under **Eligibility**.

(4) What can I do to increase my chances of getting a loan?

Research and develop a business plan that includes realistic financial projections and an estimate of anticipated earnings. A well planned and organized business plan will be an important factor when a lending officer reviews your loan request. See page 12 on Writing a Business Plan.

(5) How much personal investment or contribution do I need to qualify for a loan?

If you're a start-up, you can typically expect to provide approximately 20 to 30 percent of the total required starting capital. If you're an established business, the ratio of total debt-to-net worth after the loan is made should be approximately 4:1 or better in most cases.

(6) What is the turnaround time for a loan to be processed?

If all the loan documentation is complete, a preferred lender can get an SBA approval within 24 hours of submitting the documents to SBA; a certified lender can get SBA approval in as few as three days. See #7 below on the definition of a preferred and certified lender.

(7) What is the Preferred Lender Program (PLP) and Certified Lender Program (CLP)?

The PLP maximizes the use of qualified lenders. SBA delegates loan approval, closing, and most servicing and liquidation authority and responsibility to carefully selected lenders. The CLP is for lenders who have successful SBA track records and a thorough understanding of SBA lending policies and procedures. The SBA reviews the lender's credit analysis rather than conducting a complete second analysis. You can find a list of preferred and certified lenders at www.sba.gov/wa/seattle/septclp.html

(8) Where can I obtain a loan application?

SBA loan forms are available from participating lenders. You may also download them from www.sba.gov/library/forms.html

(9) If my loan application is declined, what other options do I have?

Don't give up. There may be other financial resources better suited for your needs (Financing Options - page 31). There are other financial entities that use different evaluative techniques and loan money at a slightly higher interest rate than a traditional bank loan. In addition, some states, counties, and cities commonly work with local banks to provide financial support to small businesses as part of their economic development programs. Ask your banker to help you explore these options.

Contracting Help for Small and Minority Businesses

Would you like to market your business on the world wide web at no cost? Would you like to know about private and government procurement opportunities? Is your business socially and economically disadvantaged? Is your business located in a distressed area?

Read on.

No Cost Workshops

FREE Public Contracting Opportunities Briefing - 3rd Tuesday of each month from 10 am to Noon. Presented by the SBA and the Washington State Office of Minority and Women's Business Enterprises. The overview covers various state and federal programs available to help small businesses compete for public and private sector contracts. Learn about eligibility requirements and the application process for the State, USDOT and federal certifications. For more information call 206-553-7356 or 206-553-7341 or e-mail nilaw@omwbe.wa.gov.

Location:
SBA Business Enterprise Center
1200 Sixth Avenue, Suite 1700
Corner of Sixth and University
Downtown Seattle

8(a) Business Development Program

Available to businesses that:

- meet SBA's small business size standards
- have been operating for at least two years prior to application
- are owned at least 51% by U. S. citizens
- are owned by socially and economically disadvantaged individuals

Socially disadvantaged groups include:

- Black American
- Hispanic American
- Native American
- Asian Pacific American
- Subcontinent Asian American

Others must provide evidence as to how they have been discriminated

Economically disadvantaged businesses must have:

- personal net worth of \$250,000 or less, excluding primary residence and equity in business
- a product or service regularly purchased by the federal government

Application available from the SBA office or web site www.sba.gov/med

Small Disadvantaged Business Certification Program (SDB)

Available to businesses that:

- meet SBA's small business size standards
- are owned at least 51% by U. S. citizens
- Must meet socially disadvantaged status as defined under 8(a) program above
- Economically disadvantaged businesses must have personal net worth of \$750,000 or less, excluding primary residence and equity in business

PRO-Net

- Available free of charge to small firms seeking federal, state or private-sector contracts
- Provides opportunity to create, view and update business profile
- Links firms to current procurement opportunities through electronic connection
- Creates a marketing tool to sell your product or service to both government and private sector
- Provides access to buyers looking for qualified vendors

Register on-line at <http://pronet.sba.gov>

HUBZone Empowerment Contracting Program

Available to small businesses:

- located in an eligible "Historically Underutilized Business Zone"
- owned and controlled by one or more U. S. citizens; and
- at least 35% of its employees must be HUBZone residents

Provides "place-based" opportunities for both federal prime contract and subcontract benefits

Determine HUBZone status by visiting SBA's web site www.sba.gov/hubzone
Electronic application available on web site www.sba.gov/hubzone

For more information call 206-553-7341

Innovation and Research

Small Business Investment Companies (SBIC)

The SBIC Program fills the gap between the availability of venture capital and the needs of small businesses in start-up and growth situations. SBICs, licensed and regulated by the SBA, are privately owned and managed investment firms that use their own capital, plus funds borrowed at favorable rates with an SBA guarantee, to make venture capital investments in small businesses.

Office of Technology - www.sba.gov/INV/

The SBIC Program fills the gap between the availability of venture capital and the needs of small businesses in start-up and growth situations. SBICs, licensed and regulated by the SBA, are privately owned and managed investment firms that use their own capital, plus funds borrowed at favorable rates with an SBA guarantee, to make venture capital investments in small business.

Small Business Innovation Research (SBIR) - The SBIR program is a highly competitive program that encourages small business to explore their technological potential and provides the incentive to profit from its commercialization. By reserving a specific percentage of federal R&D funds for small business, SBIR protects the small business and enables it to compete on the same level as larger businesses.

Small Business Technology Transfer Program (STTR) - STTR expands funding opportunities in the federal innovation research and development arena. Central to the program is expansion of the public/private sector partnership to include joint venture opportunities for small business and the nation's premier nonprofit research institutions. STTR's most important role is to foster the innovation necessary to meet the nation's scientific and technologic challenges in the 21st century.

For more information contact: SBA, Office of Technology, 409 Third Street, SW, Washington, DC 20416, 202-205-6450

Surety Bond Guarantee Program

The Surety Bond Guarantee (SBG) Program helps small and emerging contractors obtain bid, performance and payment bonds. The SBA guarantees up to 90% of a bond issued by a surety company for construction, service, supply and manufacturing contracts. To qualify as a small business an applicant's annual receipts must not exceed \$5 million on an average over the last three years.

Area Office 4 handles applications for bond guarantees on behalf of contractors domiciled in Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington and Guam. For more information call 206-553-7061. For a listing of Washington State bond agencies go to page 34.

International Trade Assistance

The U.S. Export Assistance Center combines trade-promotion and export-finance assistance of the SBA, the U.S. Department of Commerce and Export-Import Bank of the United States in a single location. The Center is a cooperative effort of the Commercial Service of the U.S. Dept. of Commerce, the Export Finance Assistance Center of Washington and the U.S. Small Business Administration. Assistance available in accessing and developing an international marketing strategy, providing customized market research, international trade data, leads, and contacts for Trade promotion events, programs and publications. Financing information on export loans, loan guarantees and export credit insurance is also available. Information, advice and export financing is available to prepare businesses to take advantage of the new world market. For more information call 206-553-5615.

Counseling, Training and Technical Assistance

SBA Business Enterprise Center

1200 Sixth Avenue, Suite 1700
corner of Sixth and University
Seattle, WA 98101-1126
206-553-7311
Open 9 am to 4 pm
Monday through Friday

Auburn Business Resource Center

Green River Community College
108 South Division
Auburn, WA 98001
253-333-1600, ext 18
Call for hours of operation

Skagit Valley Business Resource Center

204 W. Montgomery
Mt. Vernon, WA 98273
360-416-7873
Call for hours of operation

Tacoma Business Assistance Center

Bates Technical College
1101 South Yakima Avenue, Room M-123
Tacoma, WA 98402
253-680-7770
Open 9 am to 4:30 pm
Monday through Friday



THE PLACE TO COME FOR SMALL BUSINESS HELP!

U.S. Small Business Administration

Business Enterprise Center

1200 Sixth Avenue, Suite 1700
Seattle, WA 98101-1128
206-553-7311

9 am to 4 pm
Monday through Friday

We've got the tools you need to start and run a business...

- one-on-one counseling
 - financing options
 - training and workshops
 - small business library
 - minority assistance programs
 - women's business assistance
- Internet access for business planning
- guidance on government contracting
- computer software business programs
- state, federal and local resources

...all in one convenient location

At Small Biz Place NW we save you time by offering a myriad of valuable small business resources - all in one convenient location. Imagine the wealth of assistance you'll receive from seasoned business counselors, no-cost or low-cost training and workshops and representatives from state, federal and local business organizations.

We will walk you through the business start-up process step-by-step or we can help if you own an existing business and want to expand!

The SBA Business Enterprise Center is divided into two distinct areas:

The **business reference library and counseling center** is a place where a small business owner can create a business plan, research potential markets in a foreign country on the Internet, discuss management issues with on-site experienced counselors, and peruse hundreds of business publications all in one location.

The **education center** is a state-of-the-art facility that hosts group instruction for entrepreneurs on a wide variety of training and workshop topics, including How to Write a Business Plan, Selling On-Line and Defining Your Target Market.

Access to...

...More than 1,500 resources including books, guides, directories, videos, pamphlets and brochures. These resources cover various topics such as basic business planning, how to start specific businesses, demographic information, legal aspects of running a business, selecting a legal structure, how to incorporate, marketing and how to do market research, key business norms and ratios, and more...

...Ongoing guidance to assist you while building or updating your business plan.

...Referral information to other community resources.

...Computer lab stations with business planning and business research application and internet access.

Take a glimpse at some of the software programs you will find in the center:

The **SCORE Business Plan Templates** are guides to producing a living business plan. They contain guidance to writing the narrative portion of a start up or established business plan, as well as the spreadsheets necessary to complete the financial presentation of your business and personal financial position. The **Employee Handbook Template** may be used as a workbook to help you draft an employee manual for your established or start up small business."

Find your competition or find potential B2B clients using **ReferenceUSA**. This website subscription supplies information on more than 12 million U.S. businesses and can be accessed easily at client workstations. It allows you to search by size, location, industry group, and other criteria to produce a printed list of companies including addresses and phone numbers, as well as producing lists of detailed information such as number of employees, estimated sales, and a general credit rating for selected companies.

Explore Your Export Options - International trade information and data gathered by 15 federal agencies is available on National Trade Data Base (NTDB). NTDB is part of the STAT-USA subscription website and needs a password for entry. Please ask the center counselor to log you in. Check out your company's export potential by using CORE V to perform an analysis of your readiness to export. Make an appointment with an import/export counselor to find answers to your questions and guidance in your import/export business planning.

On-site counseling services offered by seasoned professionals free of charge!

Procurement Technical Assistance (PTAC) is on-site the 2nd Wednesday of each month for scheduled one-on-one counseling. PTAC assists business in marketing and selling products and services to Federal, State and local governments. Learn about EDI-Electronic Data Interchange, contracting requirements and targeted resources. Call John Tamble at 425-743-4567 or e-mail jtamble@snoedc.org to make an appointment.

OMWBE, Washington State Office of Minority & Women's Business Enterprise is on-site to guide you through the certification process and help increase your access to state and federal contracts. Monthly workshops held the 2nd Wednesday of each month at the SBA offices in downtown Seattle. For more information call Nila Wiese at 206-553-7356 or e-mail nilawh@omwbe.wa.gov to make an appointment.

SCORE, Counselors to America's Small Business, is on-site to guide you through the business plan process. Appointments are available for those who need more in-depth assistance. Client needs are matched with business counselor expertise. Call 206-553-7320 to make an appointment. See page 24 for more information.

Small Business Development Center specialist provides one-on-one business counseling. Specialists have significant practical experience owning and managing a wide variety of small businesses. The SBDC program targets existing small businesses that want to improve or expand their current operations. See locations on page 25.

The **Women's Business Center** is on-site every Friday from 10 am to 2 pm. A business counselor provides technical assistance to women entrepreneurs on a variety of topics. Call 206-553-7320 to make an appointment.

No-cost, low-cost monthly workshops

SBA Business Enterprise Center
1200 Sixth Avenue, Suite 1700
located at the corner of Sixth and University
downtown Seattle

FREE SBA Loan Briefing - 2nd and 4th Thursday each month from Noon to 1 pm. Learn more about the SBA Loan Guarantee Program and other sources available in Western Washington to finance your business. Can loan proceeds be used to consolidate debt, help with cash flow or buy a building? What are the eligibility and credit requirements? What are lenders looking for? Your specific questions will be answered. Call 206-553-7310 to confirm date.

FREE Public Contracting Opportunities Briefing - 3rd Tuesday of each month from 10 am to Noon. Presented by the SBA and the Washington State Office of Minority and Women's Business Enterprises. The overview covers various state and federal programs available to help small businesses compete for public and private sector contracts. Learn about eligibility requirements and the application process for the State, USDOT and federal certifications. For more information call 206-553-7356 or 206-553-7341 or e-mail nilaw@omwbe.wa.gov.

FREE CPA Business Briefing held the 3rd Friday of each month from 11 am to 1 pm. This is your opportunity to talk to a Certified Public Accountant **no charge** and ask questions about any of your financial or accounting issues. Each month the CPA will have a topic which may help you learn more about business management or "how to" accomplish sound financial management. Bring a lunch if you like, this is an informal gathering. Come and learn! Please call the SBA office to reserve your spot. 206-553-7310. *Jan 17, Feb 21, Mar 21, Apr 18, May 16, Jun 20, Jul 18, Aug 15, Sep 19, Oct 17, Nov 21*

FREE Department of Revenue - Washington State Tax Seminar held every other odd numbered month on first Tuesday from 10 am to Noon. Learn about how to report your taxes to Washington State. Excise tax will be explained, learn about taxes specific to your business. Copies of rules and regulations and workbooks will be available during the workshop. Learn about reporting classifications, deductions available, sales tax collection and record keeping requirements. This is a must for the new to business owner or businesses that have relocated for another state. Register by calling SBA, 206-553-7310 or the Dept. of Revenue, 206-956-3002. *Jan 7, Mar 4, May 6, Jul 1, Sep 2, Nov 4*

SCORE Workshops are different from most business-oriented workshops that are available today. Aimed directly at small businesses information is presented in a uncomplicated, nontechnical manner. These workshops are real-world, not academic. See page 24 for more information.

Women's Network for Entrepreneurial Training WNET is offered in downtown Seattle, Eastside, Tacoma, Everett and Kitsap County. Breakfast meetings cover a variety of topics targeted for women business owners. See page 22 for more information.

Women's Network for Entrepreneurial Training

[www.sba.gov/wa/seattle/
seawnet.html](http://www.sba.gov/wa/seattle/seawnet.html)

At every stage of developing and expanding your business, we are here to counsel, teach, encourage and inspire.

The format is simple: hear from a small business owner who has been there; learn from experts; and get your questions answered.

Agenda

7:30 – Continental breakfast
8:00 – Welcome – structured networking
8:45 – Small business success story
9:00 – Training session
10:30 – Wrap-up

NEED MORE INFORMATION?

Carol Andersen
206-553-7315
carol.andersen@sba.gov

www.sba.gov/wa/seattle/seawnet.html

2003 Schedule

Downtown Seattle

SBA Business Enterprise Center
1200 Sixth Avenue, Suite 1700
Corner of Sixth and University
Downtown Seattle

Feb 14 Define Your Target Market
Mar 14 Spruce Up Your Elevator Speech
Apr 11 Put Your Network to Work
May 9 Select the Right Marketing Tool for Your Dollar
Jun 13 Interact with Your Money Now (and Retire in Comfort Later!)
Jul 11 Small Business Financing
Aug 8 Negotiating Skills
Sep 12 Restoring Sanity to your Business – Balancing Work and Home
Oct 10 Take the Leap: Going from 1 to 1+ Employees
Nov 14 Building Your Business Through Your Team

Eastside

Bellevue Community College
North Campus - 10700 Northup Way
Bellevue

Feb 21 Give Your Business a Health Checkup
Apr 18 Adapt Your Product or Service to Fit a Changing Market
Jun 20 Pay Your Bills & Yourself; Using Cash Flow to Plan Ahead
Sep 26 Cut Expenses Without Sacrificing Quality
Oct 17 Make the Internet Work for You...Or Not!
Nov 21 How to Get Money: From Myth to Reality

Everett

Northwest Women's Business Center
728 134th Street SW, Suite 219
Everett

Mar 28 Is Small Business Ownership for You?
May 30 Take Your Networking to the Next Level: Get More Referrals & Find Advisory Board Members
Jul 25 Building and Marketing Your Service Business
Sep 26 Small Business Financing (w/o Using Credit Cards)
Nov 28 Product to Market, Product to Patent

Kitsap County

Olympic College
654 4th Street - corner of 4th Street and Park Avenue
Downtown Bremerton

May 8 ABC's of Owning a Business
Jun 12 Provide Effective Customer Services
Jul 10 Small Business Financing
Aug 14 Marketing Tips & Tools
Oct 9 Take Your Business with You When You Relocate
Nov 13 Put Your Network to Work

Tacoma

Sheraton Hotel
1320 Broadway Plaza
Downtown Tacoma

Feb 5 Get Business From Tacoma's Growth
Mar 5 Identify & Reach Your Financial Goals (w/o Guilt!)
Apr 2 Putting PR & Advertising to Work for Your Business
May 7 Small Business Financing
Jun 4 Find Your "Best Fit" Customer By Defining Your Target Market
Sep 9 Small Business-Savvy Issues Surrounding Your Company
Oct 1 Balancing Work & Home
Nov 5 Take Your Business with You When You Relocate

		General Registration	Participating Chambers BPW and WBO Members
<i>You can sign up for any session at any location.</i>	Advanced Registration per session (closes at NOON the day before)	\$20	\$15
	At the Door	\$25	\$20
	3 Workshops , any session, any location	\$60	\$45
<i>Register early and get a special rate!</i>	7 Workshops , any session, any location	\$120	\$100
	10 Workshops , any session, any location	\$160	\$135

Women's Business Center

www.seattleccd.com/wbc/

As of 2002, there are an estimated 6.2 million majority-owned, privately held women-owned firms in the U.S. The power of women business owners is growing and getting training and counseling help women grow their companies has never been more important.

Responding to these trends is vital to the continued economic growth of our region. Clearly, women play a major role in the U.S. economy. Imagine what our country would be like without the seven million jobs provided by women business owners, or the leadership of the almost half of all business decision-makers who are women.

Technical Assistance and Training for Women-Owned Businesses

Business Technical Assistance

Technical training and counseling available to women business owners to enable them to acquire the skills they need to make their businesses grow and thrive financially.

Start-up businesses: Analyzing the feasibility of a new business idea; writing a business plan; preparing a loan application and finding a mentor from the business community.

Expanding businesses: Writing a comprehensive marketing plan; making human resource and staffing decisions; designing new product introduction strategies; preparing a loan application and preparing to sell a business.

Loan and Financial Assistance

Through its affiliation with Community Capital Development (CCD), the WBC has access to several loans funds, including CCD's in-house loan fund, SBA Prequalification Program and 7(a) Guaranty Loan Program and the State of Washington Child Care Loan Fund.

Orientation and Business Assessment Workshops

Helps prospective business owners determine their needs and learn more about the various programs and services.

Education and Training

The Centers sponsor training and seminars on such topics as business plan development, marketing and financial planning.

NW Women's Business Center

(co-located with EDC Snohomish County)
728 - 134th Street SW, Suite 219
Everett, WA 98204
425-787-9856
Counseling: 9 am - 6 pm daily
Orientation: Each Tuesday, 10 am - 11 am
2nd Wednesday each month 6 pm - 7 pm

Counties served: Snohomish, Skagit, Whatcom, San Juan, Island and Kitsap counties

Island District EDC

402 N. Main Street
Coupeville, WA 98239
425-239-6898 or 360-678-6889
Counseling: 2nd Thursday each month
Orientation: 11 am - Noon

Small Business Development Center

204 W. Montgomery
Mt. Vernon, WA 98273
425-239-6898
Counseling: 3rd Tuesday each month
Orientation: Noon to 1 pm

San Juan EDC

650 Mullis Street, Suite 203
Friday Harbor, WA 98250
425-239-6898
Counseling: 2nd Friday each month
Orientation: 1 pm to 2 pm

Silverdale Chamber of Commerce

3100 Bucklin Hill Road
Silverdale, WA 98383
425-239-6898 or 360-692-6800
Counseling: 1st & 3rd Friday each month
Orientation: Noon - 1 pm

Seattle Women's Business Center

1437 South Jackson, Suite 301
16th and Jackson
Seattle, WA 98144
206-325-9458, ext. 102

County served: King County

Counseling hours:

9 am - 7 pm, Tuesday to Thursday
9 am - 6 pm, Monday and Friday
Other time available by appointment

FREE Orientation sessions:

1st and 3rd Wednesday at 9 am - 10:30 am
2nd and 4th Wednesday at 6 pm - 7:30 pm

To register call, 206-325-9458 ext. 100

SCORE®

Delivers Good Advice and Workshops with a Difference

Counseling is free by appointment

Monday - Friday, 9 am to 4 pm
(Hours may vary depending on location)

Bellingham Chapter
www.scorechapter591.org
101 E. Holly Street
Bellingham, WA 98225
360-676-3307

Tacoma Chapter
1101 South Yakima Avenue, Room M-123
Tacoma, WA 98405
253-680-7770

Seattle Chapter
www.seattlescore.org
1200 Sixth Avenue, Suite 1700
(corner of Sixth and University)
Seattle, WA 98101
206-553-7320 or 1-877-732-7267

For additional counseling
locations see page 29

The Service Corps of Retired Executives (SCORE) works with any start-up or existing small business. One-on-one or team counseling is confidential and free. A business is not required to have an SBA loan or even be operational. Pre-business counseling is an important part of SCORE services. Counselors are committed to helping business succeed on their own terms. This includes counseling on financial options, business strategy, marketing tactics, product development, cash flow, management and much more. In addition providing counseling at the locations listed below, many counselors also counsel on-site, or do on-line or telephone counseling directly from their homes or offices. On-line counseling is available at www.score.org.

2003 Workshop Schedule

SCORE workshops are aimed strictly at small businesses with information presented in a uncomplicated, non-technical manner. They are conducted by men and women "who have been there and done that." They will share their failures, as well as, their successes.

Starting New Business - Learn how to start your business with the right legal, tax, insurance, and accounting advice. You'll also discover how to start your planning, financing and marketing programs. This workshop is a must for those planning to start or just underway. *Wednesday - Jan 8, Feb 12, Mar 12, Apr 9, May 7, Jun 11, Jul 9, Aug 6, Sep 10, Oct 8, Nov 5, Dec 3*

Building A Business Plan - Learn how your business plan will help you succeed where others have failed. See how a marketing plan produces solutions for pricing, competition and other issues. Understand small business operations, finance and the importance of cash flow. *Wednesday - Jan 15, Feb 19, Mar 19, Apr 16, May 14, Jun 18, Jul 16, Aug 13, Sep 17, Oct 15, Nov 12, Dec 10*

Money Money Work for You- Learn the ins and outs of evaluating your equity sources. Understand the role of bankers, and the SBA programs available. Learn how your loan application is evaluated *Wednesday - Jan 22, Mar 26, May 21, Jul 23, Sep 24, Nov 19*

Marketing and Sales - Develop your own marketing strategy and your market plan. Learn about advertising, PR, and market research, as well as how to successfully sell your products and services. A sound marketing program is key to a successful small business. *Wednesdays - Feb 5, Apr 2, Jun 4, Jul 30, Oct 1, Dec 17*

E-Business: Doing Business in the 21st Century - Examine trends and learn about opportunities to use electronic information technology in your business by approaching eBusiness from the top down. This includes best practices for operation and management of an eBusiness, plus planning and risk issues as seen by industry experts. This is suggested as a prerequisite for the e-commerce workshop. *Thursdays - Mar 6, May 1, Jul 3, Oct 6*

E-Commerce: Adding On-line Sales to Your Business - Learn how to buy and sell online, as part of your overall business marketing program by approaching e-commerce from the bottom up. This includes both consumer and business transactions, online sales techniques, payment systems and internet marketing practices. *Thursdays - Feb 6, Apr 10, Aug 7, Dec 11*

WORKSHOP LOCATION

SBA Business Enterprise Center
1200 Sixth Avenue, Suite 1700
Corner of Sixth and University in downtown Seattle

Registration
7:45 - 8:15 am

Workshop
8:15 am to 4 pm

Cost per workshop includes lunch and materials

\$60 preregistered - **\$70** at the door if space permits
\$50 additional firm or family member pre-registered
\$160 any 3 workshops or \$300 complete series of 6 workshops
VISA, MasterCard, personal check, and cash accepted.

For more information or to register
Call 206-553-7320 or 1-877-732-7267
www.seattlescore.org

SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)

www.wsbdc.org/

Washington State University

Lead Center: 534 E. Trent Avenue #201
P.O. Box 1495
Spokane, WA 99210-1495
Carolyn Clark, State Director
509-358-7765, lsbdcc@wsu.edu

The SBDC program delivers professional business counseling, quality training classes and seminars, and up-to-the-minute research services for existing small business that want to improve or expand their current operations. The program is sponsored by the SBA in partnership with the higher education community and the private sector.

At Centers throughout Washington State, business development specialists, who have owned and managed a wide variety of small businesses, provide one-on-one counseling to small business owners at no charge. SBDC specialists advise clients on financial, marketing, production, organizational, engineering and technical issues, as well as assisting with feasibility studies.

Auburn: Green River Community College

108 S. Division Street, Suite A
Auburn, WA 98001-5316
Deanna Burnett-Keener, 253-333-1600, Ext 2; dburnett@grcc.ctc.edu

Bellevue: Bellevue Community College

3000 Landerholm Circle SE
Bellevue, WA 98007-6484
Corey Hansen, 425-564-2888; chansen@bcc.ctc.edu

Bellingham: Western Washington University

119 N. Commercial, Suite 195
Bellingham, WA 98225-4455
Tom Dorr, 360-733-4014; tom.dorr@wwu.edu

Chehalis: Lewis County EDC

1611 N. National (POB 916)
Chehalis, WA 98532
David Baria, 360-748-0114; dbaria@localaccess.com

Everett: Edmonds Community College

Quadrant I-5 Corporate Park 728
134th SW, Suite 128
Everett, WA 98204-5322
Ron Battles, 425-640-1468; rbattles@edcc.edu

Mt. Vernon: Economic Dev Association of Skagit Valley

204 W. Montgomery
Mt. Vernon, WA 98273
Ryan Patrick, 360-336-6114; ryan@skagit.org

Olympia: South Puget Sound Community College

721 Columbia Street SW
Olympia, WA 98501
Doug Hammel, 360-753-5616; douglashammel@olywa.net

Port Angeles: Clallam County EDC

102 East Front Street (PO Box 1085)
Port Angeles, WA 98362
Kathleen Purdy, Washington State University
360-417-5657; kpurdy@clallam.org

Port Townsend: Jefferson County EDC

540 Water Street
Port Townsend, WA 98368
Kathleen Purdy, Washington State University
360-344-3078; kpurdy@clallam.org

Seattle: SBA Business Enterprise Center

1200 Sixth Avenue, Suite 1700
Seattle, WA 98101
Michael Franz, Washington State University
206-553-7328; mfranz@connectexpress.com

Seattle

3600 15th Avenue W., Suite 303
Seattle, WA 98119
Warner Wong, Washington State University
206-298-4402, wwong@wolfenet.com

Seattle: Community Capital Development

1437 S. Jackson, Suite 301
Seattle, WA 98144
206-324-4330, aliced@seattleccd.com

Tacoma: Tacoma Business Assistance Center

Bates Technical College
1101 South Yakima M-123
Tacoma, WA 98405
David Young, Washington State University
253-680-7768; dyoung@bates.ctc.edu

Vancouver:

200 SE Park Plaza Drive, Suite 1005
Vancouver, WA 98684
Janet Harte, Washington State University
360-260-6372; harte@vancouver.wsu.edu

SBA Small Business Size Standards

www.sba.gov/size/

SBA regulations define what is considered a "small" business concern for purposes of obtaining financial, managerial and government contract procurement assistance.

Under the size criteria, one set of standards for each industry applies to all SBA financial and government contract procurement programs. Each North American Industry Classification System (NAICS) Code has a specific industry size standard.

For complete rules, see Code of Federal Regulations, Chapter 13 Part 121. Available at the Government Bookstore, Jackson Federal Building, 915 2nd Avenue, Seattle, or at the Seattle Public Library

Questions about specific industries not listed? Call 206-553-8546

AGRICULTURE: Crops and livestock (except beef cattle feedlots and chicken egg farms) - 3 fiscal year average annual receipts do not exceed \$750,000.

Beef Cattle Feedlots	\$ 1,500,000
Chicken Egg Farms	\$10,500,000
Ornamental Nursery Products	\$ 750,000
Animal Aquaculture & Animal Specialty Farms	\$ 750,000
Agricultural Services-Planting, Harvesting, etc.	\$ 6,000,000
Fishing, Hunting, & Trapping	\$ 3,500,000

CONSTRUCTION: General construction size standard is \$28.5 million average annual receipts for the past three fiscal years. Size standard for special trade contractors is \$12.0 million average annual receipts for the past three fiscal years.

TRANSPORTATION: Considered small if average annual receipts for the past 3 fiscal years do not exceed the specified amount:

Passenger Transport - Bus Service	\$ 6,000,000
Trucking	\$21,500,000
Storage/Warehousing	\$21,500,000
Travel Agencies	\$ 3,000,000
Freight Forwarding	\$ 6,000,000
Tour Operators	\$ 6,000,000
Water Transportation - freight or passenger	500 Employees
Air Transportation/Air Courier	1,500 Employees

MANUFACTURING: A business primarily engaged in manufacturing is considered small if its average number of employees does not exceed 500 over the preceding completed 12 calendar months (with some exceptions up to 1,500 employees).

SERVICE: A concern primarily engaged in a service industry is considered small if its average annual receipts do not exceed \$6,000,000 for the past three fiscal years.

Sample Exceptions

Dry Cleaning Plants	\$ 4,000,000
Power Laundry/Linen Supply	\$12,000,000
Car/Truck Rental	\$21,500,000
Security, Detectives, and Armored Car Service	\$10,500,000
Engineering Services	\$ 4,000,000
Building Cleaning & Maintenance	\$14,000,000
Computer Programming	\$21,000,000
/Software/Data Processing	
Accounting, Auditing, Bookkeeping	\$ 7,000,000

RETAIL: In most industry classifications, a retail concern is considered a small business if its average annual receipts do not exceed \$6,000,000 for the past 3 fiscal years. (500 for government procurement of supplies).

Sample Exceptions

Mobile Home Dealers	\$11,000,000
Department Stores	\$23,000,000
Variety Stores	\$ 9,500,000
Grocery Stores	\$23,000,000
Gasoline Service Stations	\$ 7,500,000
Motor Vehicle Dealers (New)	\$24,500,000
Motor Vehicle Dealers (Used)	\$19,500,000
Most Clothing Stores	\$ 7,500,000
Household Appliance Stores	\$ 7,500,000
Radio & TV Stores	\$ 7,500,000
Heating Oil Dealers	\$10,500,000

WHOLESALE: A concern primarily engaged in wholesaling is considered small if its average number of employees does not exceed 100 over the preceding completed 12 calendar months (500 for government procurement of supplies).

***Information at
your fingertips
24 hours a day,
7 days a week***

www.sba.gov

SBA's homepage provides detailed information on SBA programs and services available.

www.sba.gov/wa/seattle/

The SBA District Office homepage covers information on what's happening in Western Washington.

www.score.org

National SCORE Office (Service Corps of Retired Executives)

www.wsbdc.org/

Small Business Development Centers

www.businesslaw.gov

Legal & Regulatory Information for America's Small Businesses - Educate yourself on your state and local laws, including hiring and managing employees.

www.onlinewbc.gov

Combined expertise of more than 65 women's business centers across the country.

www.business.gov

The U.S. Business Advisor provides businesses with one-stop access to federal government information, services, and transactions.

www.irs.gov/businesses/small/index.html

Internal Revenue Service

www.access.wa.gov

The Washington State homepage offers excellent information for those just starting a business. Topics of interest: licensing, taxes and employment.

www.secstate.wa.gov/

Office of the Secretary of State

www.dor.wa.gov

Washington Dept. of Revenue

<http://www.lni.wa.gov/>

Washington Dept. of Labor & Industries

www.wa.gov/esd/

Washington Employment Security Department

www.access.wa.gov/business/awcommerce.asp

Lists Chambers of Commerce in Washington State

www.wa.gov/esd/lmea/

Washington State Salary Survey

Selecting Outside Advisors

Successful business owners often cite the use of outside advisors, both professional and informal, as a key ingredient in the growth and success of their businesses. They also stress the importance of following the advice they receive. Entrepreneurs also speak of the isolation they feel as a result of focusing 24 hours a day on the business.

Professional advisors include attorneys, accountants or bookkeeping services, insurance representatives or brokers, lenders, marketing consultants, and management consultants – all of whom have to be paid for their services. Free advisors include those in SBA-sponsored programs such as SCORE, SBDC or WBCs. Their advice is based on years of experience actually running their own small businesses.

Guidelines for Selecting Outside Advisors

- (1) Be prepared. Have materials and questions well organized.
- (2) Make sure that the advisor chosen is familiar with your industry, if not your specific type of business. Obtain referrals from other business owners, etc. At a minimum, ask any advisor you choose for references, and follow through in checking them.
- (3) Schedule an appointment (often free consultations are offered) and discuss your business to determine if an advisor's services and fees match your needs.
- (4) Pay particular attention to an advisor's depth of experience. Your small business is not the place for an advisor to obtain on-the-job training. Understand, however, that you are buying experience and training and not just time, so be prepared to "pay for what you get."
- (5) Make sure you are comfortable with an advisor and confident of the advisor's discretion, integrity, and concern for your business. You want an advisor who explains his/her findings and potential impact on your business, rather than an advisor who simply hands or mails you a report.
- (6) Shop around; interview several until you find advisors who meet your requirements and budget limitations.
- (7) Once selected, keep advisors informed of the developments (both good and not so good) in your business. Supply complete information; a true picture of the situation and your business ensures the best possible advice.

The Importance of Networking

The saying goes, "it's not what you know, it's who you know". When starting a business a network is a system of personal contacts through which friends, professional colleagues, former classmates and business acquaintances exchange favors and information. Professional associations provide formal networks and those established on a state or nationwide basis serve as important tools for making useful business contacts. Chamber of Commerce and business and trade organizations are an invaluable source of information and assistance. Community organizations and local service clubs are also networking centers. There are many informal networks as well. Contacts are nurtured through community and recreational activities. Conferences, business lunches and after hours socializing can all serve to expand or strengthen your network.

Networking serves a variety of useful functions for the business and can help you:

- recruit good employees
- locate interested investors
- find reliable suppliers or distributors
- obtain and exchange information
- hire consultants
- get credit recommendations
- find new customers
- win contracts.

BusinessLaw.gov

Legal & Regulatory Information for America's Small Businesses

- Find answers to your questions - in one place, 24 hours a day, 7 days a week.
- Know when to hire a lawyer and how to get the most for your time and money.
- Keep up with the changes in laws and regulations
- Get answers to frequently asked questions.
- Access critical information in plain English on topics ranging from advertising to zoning.
- Educate yourself on your state and local laws, including hiring and managing employees.

Check it out!

www.businesslaw.gov

Business Resources

U.S. SMALL BUSINESS ADMINISTRATION

SBA National Answer Desk

1-800-U-ASK-SBA (1-800-827-5722)

9 am to 5 pm, Monday through Friday EST

SBA Seattle District Office

www.sba.gov/wa/seattle/

1200 Sixth Avenue, Suite 1700

Seattle, WA 98101-1128

206-553-7310 General Information

Business Assistance Centers

Centers provide a one-stop resource for small businesses and entrepreneurs for business planning, market research, technical assistance and financing. (See page 20 for more information)

Auburn Business Resource Center

Green River Community College

108 South Division, Suite A

Auburn, WA 98001-5316

253-333-1600, ext 18

Call for hours of operation

Seattle Business Enterprise Center

1200 Sixth Avenue, Suite 1700

Seattle, WA 98101-1128

206-553-7311

Monday through Friday, 9 am to 4 pm

Skagit Valley Business Resource Center

204 W. Montgomery

Mt. Vernon, WA 98273

360-416-7873

Call for hours of operation

Tacoma Business Assistance Center

(located in Bates Technical College)

1101 South Yakima Avenue, Room M-123

Tacoma, WA 98405

253-680-7770

Monday through Friday, 9 am to 4:30 pm

Women's Business Centers

www.seattleccd.com/wbc/

Provides technical training and counseling to women business owners to enable them to acquire the skills needed to make the businesses grow and thrive financially. (See page 19 for more information).

Seattle Women's Business Center

1437 South Jackson, Suite 301

Seattle, WA 98144

206-325-9458

NW Women's Business Center

728 - 134th Street SW, Suite 219

Everett, WA 98204

425-787-9856

Office of the National Ombudsman

<http://www.sba.gov/ombudsman/>

1-888-REG-FAIR

ombudsman@sba.gov

In 1996, Congress passed the Small Business Enforcement Fairness Act (SBREFA). *This legislation empowers a national Small Business & Agriculture Regulatory Enforcement Ombudsman to receive, substantiate and report to Congress complaints and comments from small business owners regarding unfair regulatory enforcement and compliance activities by federal agencies.*

Service Corps of Retired Executives (SCORE)

SCORE, provides FREE one-on-one business counseling and offers workshops for entrepreneurs and small business owners. (See page 24)

Bellingham SCORE Chapter 591

www.scorechapter591.org

101 E. Holly Street

Bellingham, WA 98225

360-676-3307

Seattle SCORE Chapter 55

www.seattlescore.org

1200 Sixth Avenue, Suite 1700

Seattle, WA 98101-1128

206-553-7320 - 1-877-SEA-SCORE

Tacoma SCORE Chapter 385

www.bates.ctc.edu/tbc/score/score.htm

1101 South Yakima Avenue, Room M-123

Tacoma, WA 98405

253-680-7770

Additional SCORE Counseling locations

(time varies depending on location)

Auburn Chamber of Commerce	253-833-0700
Bainbridge Island Chamber of Commerce	206-842-3700
Bellevue Library	425-450-1760
Ballard Chamber of Commerce	206-784-9705
Bothell Library	425-486-7811
Bremerton Chamber of Commerce	360-479-3579
Clallam City EDC (Pt. Townsend)	360-457-7793
Everett Library	425-259-8000
Everett Private Industry Council	206-553-7320
Federal Way Library	253-838-2607
Issaquah Library	425-392-5430
Kent Library	253-859-3330
Kirkland Library	425-822-2459
Maple Valley/Black Diamond	425-432-0222
Mercer Island	206-236-3537
North Bend Library	425-888-0554
Ocean Shores Chamber of Commerce	253-289-2451
Port Orchard Chamber of Commerce	253-876-3505
Poulsbo Chamber of Commerce	360-779-4999
Redmond Chamber of Commerce	425-885-4014
Renton Fairwood Library	425-226-0522
Shoreline Library	206-362-7552
Silverdale Chamber of Commerce	360-692-6800

Small Business Development Centers (SBDC)

www.sbd.c.wsu.edu

The SBDC program delivers training and technical assistance in all aspects of small business management. The program targets existing small businesses that want to improve or expand their current operations. Business development specialists provide one-on-one business counseling without charge. (See page 25 for list of locations).

FEDERAL

Federal Information Center

1-800-688-9889

Provides information on a variety of topics to small businesses.

Internal Revenue Service

www.irs.gov/bus_info/sm_bus/index.html

Taxpayer Education Office M/S W180

915 Second Avenue

Seattle, WA 98174-9902

206-220-5776

IRS representatives provide free one-on-one counseling to help entrepreneurs understand their federal tax responsibilities as employers and new small business owners, help with collection or examination concerns, provide assistance in dealing with tax problems, and answer business tax questions. *FREE* tax seminars are also available.

U.S. Copyright Office

<http://lcweb.loc.gov/copyright>

General Information 202-707-3000

8:30 am to 5 pm EST, Monday through Friday

Forms Hotline 202-707-9100

Fax-on-Demand 202-707-2600

STATE

Association of Washington Business

www.awb.org

1414 South Cherry

Olympia, WA 98501

360-943-1600

1-800-521-9325

Business membership association that provides a statewide voice to lobby issues that affect businesses in the State of Washington.

Department of Revenue

Business Records Data Base Search - www.dor.wa.gov/

Department of Licensing

Trade Name Search - 1-900-463-6000

(\$4.95 first minute, 50 cents for each additional minute.

Narrow business name search through Department of Revenue database, then confirm business name with Department of Licensing's trade name search.

Department of Licensing Business & Professions

Division Master License Service

www.dol.wa.gov/businesses.htm

405 Black Lake Blvd.

Olympia, WA 98507-9034

360-664-1400

One-stop licensing and registration for anyone starting a business in Washington State. See page 24 for locations to obtain registration and license forms.

Governor's Small Business Improvement Council

www.sbic.wa.gov

P.O. Box 42525

Olympia, WA 98504-2525

360-725-4035

An appointed body of 26 small business owners and legislators with ex-officio members who represent state agencies, business associations, and local chambers of commerce which advises the Governor, State Legislature and State Agencies of regulatory, administrative and legislative proposals that will improve the entrepreneurial environment for small business.

Office of the Secretary of State - Corporation's Division

www.secstate.wa.gov/corps/

801 Capital Way S.

Olympia, WA 98501-0234

360-753-7115

To register a corporation, limited partnership, or trademark at state level. Also provides information packets free of charge.

Washington State Office of Trade and Economic Development (OTED) - Small Business Resources

<http://edd-dev.cted.wa.gov/bac/>

P.O. Box 42525

Olympia, WA 98504-2525

360-725-4038

1-800-237-1233

Seattle Location:

2001 Sixth Avenue, Suite 2600

Seattle, WA 98121

206-956-3164

Small Business Resources, of the Office of Trade and Economic Development (OTED), provides ready access to state and local business assistance resources within Washington State.

OTED offers a variety of programs providing technical and financial assistance to support new and existing businesses within Washington. These include a state-wide business assistance Helpline and other business information services, Business Retention and Expansion assistance, Business Finance, Child Care Advantages, and Minority and Women Business Development. Additionally, OTED offers assistance to businesses that are considering a new location in Washington State. OTED's International Trade Division provides import-export assistance to Washington businesses.

CHAMBERS OF COMMERCE

Bellevue Chamber of Commerce

www.bellevuechamber.org/

10500 NE 8th Street Suite 212

Bellevue, WA 98004

425-454-2464

Bellingham/Whatcom Chamber of Commerce

www.bellingham.com

1435 Railroad

Bellingham, WA 98227

360-734-1330

Greater Kirkland Chamber of Commerce

401 Parkplace, Suite 102

Kirkland, WA 98033

425-822-7066

Issaquah Chamber of Commerce

155 NW Gilman Blvd.

Issaquah, WA 98027

425-392-7024

Greater Redmond Chamber of Commerce

16210 NE 80th Street

Redmond, WA 98052

425-885-4014

Greater Seattle of Chamber of Commerce
www.seattlechamber.com/
1301 Fifth Avenue, Suite 2400
Seattle, WA 98101-2603
206-389-7200

Tacoma-Pierce County Chamber of Commerce
www.tpchamber.org/
950 Pacific Avenue, Suite 300
Tacoma, WA 98402
253-627-2175

ECONOMIC DEVELOPMENT COUNCILS

Bellingham Whatcom EDC
www.bwedc.org
105 E. Holly Street
Bellingham, WA 98225
1-800-810-4255 or 360-676-4255

Economic Development Board for Tacoma-Pierce County
www.gopierce.org
950 Pacific Avenue, Suite 410
Tacoma, WA 98402
253-383-4726

EDC of Seattle and King County
www.edc-sea.org
1301 5th Ave. Suite 2400
Seattle, WA 98101
206-389-8650

The Business Help Center provides a one-stop source of assistance for businesses considering start-up or expansion in King County including: market and demographic information, financing advice, siting assistance, employee training information, licensing and permitting assistance, and more.

EDC of Snohomish County
www.snoedc.org
728 134th St. S.W. Suite 219
Everett, WA 98204
425-743-4567

Office of Economic Development (OED) City of Seattle
http://www.cityofseattle.net/economicdevelopment/
700 - 5th Avenue, Suite 1730
Seattle, WA 98104-5072
206-684-8090
Serves as the voice for business within City government.

Washington State Economic Development Councils
www.trade.wa.gov/edc.htm
Economic Development Councils across the state provide local business assistance resources, community profiles, business seminars, industrial site information, export assistance, and financing assistance to small businesses that want to expand their operations and entrepreneurs who wish to start a business.

FINANCING OPTIONS

The U.S. Small Business Administration does not offer grants to start or expand small businesses, although it does offer a wide variety of loan programs. While SBA does offer some grant programs, these are generally designed to expand and enhance organizations that provide small business management, technical, or financial assistance. These grants generally support non-profit organizations, intermediary lending institutions, and state and local governments. *Visit the following link for more information www.sba.gov/expanding/grants.html*

Cascadia Revolving Fund
www.cascadiafund.org/
1901 NW Market Street
Seattle, WA 98107
206-447-9226

A non-profit community loan fund that provides loans and technical assistance to entrepreneurs who are unable to access traditional financing. Cascadia lends to women, minorities, and low-income people, and to businesses which restore or preserve the environment or have strong potential to create jobs. Loans range from \$5,000 to \$500,000.

Center for Economic Opportunity (CEO)
15 N. Broadway, Suite B
Tacoma, WA 98403
253-591-7026

CEO, a program of the Metropolitan Development Council, assists TANF and low-income persons of Pierce County to pursue self employment as a means of achieving self-sufficiency. CEO teaches participants the skills required to create small business opportunities and provides access to capital and on-going technical assistance.

Community Capital Development (CCD)
www.seattleccd.com
1437 South Jackson, Suite 201
Seattle, WA 98144
206-324-4330

CCD offers counselors on-site to provide services to small businesses which include but are not limited to: general management/marketing assistance, financial planning analysis, and contract procurement assistance. A variety of business loan products are available to businesses located within the Seattle City limits. **CCD also offers the SBA 7(a) Loan Guarantee Program, SBA Prequalification Program and SBA Micro Loan Program.**

Evergreen Community Development Association
www.ecda.com
SBA 504 Loan Program
900 Fourth Avenue, Suite 2900
Seattle, WA 98164
1-800-878-6613 or 206-622-3731

Uses public and private partnerships to finance fixed assets for small firms and plays a key role in creating and retaining jobs. Loans are packaged by SBA-Licensed Certified Development Companies (CDC's). Most 504 projects are in the \$200,000 to \$2 Million range.

Pierce County - Department of Community Services Economic Development Division
www.co.pierce.wa.us
8815 South Tacoma Way, Suite 202
Lakewood, WA 98499-4588
253-798-7205 or pccommsvcs@co.pierce.wa.us
Offers a variety of programs to assist new and existing businesses locating or operating in Pierce county. Funding sources for programs include: Housing and Urban Development, U.S. Small Business Administration and the Pierce County Community Investment Corporation.

**NW Business Development Association
SBA 504 Loan Program**

9 South Washington, Suite 215
Spokane, WA 99201
509-458-8555

Uses public and private partnerships to finance fixed assets for small firms and plays a key role in creating and retaining jobs. Loans are packaged by SBA-Licensed Certified Development Companies (CDC's). Most 504 projects are in the \$200,000 to \$2 Million range.

Rural Washington Loan Fund and Trade and Economic Development Office

P.O. Box 42525
Olympia, WA 98504-2525
360-360-725-4028

Provides loans of up to \$700,000 through combined state and federal resources for businesses in distressed rural areas to create new jobs, particularly for lower income persons.

Small Business Investment Company (SBIC)

www.sba.gov/inv

General information 202-205-6515

To order a licensing kit or publication 202-205-7589.

SBICs are privately owned and managed investment firms licensed by the SBA. They are participants in a vital partnership between government and the private sector economy. With their own capital and with funds borrowed at favorable rates through the Federal Government, SBICs provide venture capital to small independent businesses, both new and already established. This program is operated directly from the SBA Headquarters office located in Washington, DC. **For a list of Washington State SBICs visit www.sba.gov/inv and select Directory of Operating SBICs.**

SBA Pre-qualification Loan Program

www.sba.gov/financing/frprequal.html

Intermediaries: Community Capital Development
206-324-4330

The program essentially reverses the SBA lending process. An applicant will work with a financial intermediary (listed above) and submit an application to the SBA. Successful applications will have an SBA-guaranteed loan approval which the applicant will then take to a lending institution. If the lending institution decides an applicant is acceptable, the applicant loan will be funded. The SBA prequalification will save the applicant processing time and serve as an incentive to the financial institution to make the loan.

**Washington CASH - Washington Community Alliance for Self Help
SBA Micro Loan Program Intermediary**

www.washingtoncash.org

1912 E. Madison Street
Seattle, WA 98122
206-352-1945

info@washcash.org

Helps people with low-incomes start and grow small businesses, usually out of their homes. Services include: 20 hours of practical business training, credit (loans begin at \$500 and increase in steps to \$5,000), ongoing technical assistance and peer support. Also provides loans funded by the SBA from \$500 to \$35,000 to businesses in King County.

U.S. Department of Transportation WESET

DBE Support Services - Short Term Lending Program
6770 East Marginal Way S.
Seattle, WA 98108

Mary Brown Mason 206-764-5375

Provides short term working capital lines of credit to disadvantaged business enterprises (DBE) which hold or are in the process of obtaining a transportation related contract. Must be DBE certified or a certified SBA 8(a) contractor. Maximum line of credit is \$500,000.

Washington State Linked Deposit Loan Program (LDP)

http://edd.cted.wa.gov/bac/mwbd/Linked_Deposit.htm

WA Office of Trade & Economic Development

2001 Sixth Avenue, Suite 2600

Seattle, WA 98121

206-956-3164

LDP is a financing opportunity for certified and minority and women-owned small businesses. There is no maximum individual loan amount, can have terms up to 5 years and the loan rate is two percentage points below the market interest rate.

INTERNATIONAL TRADE

ACE Translation Center

www.cultural.org

200 West Mercer Street, Suite 504

Seattle, WA 98119

206-217-9644

Professional translation, interpretation and foreign language desktop publishing in over 80 languages for conferences, hi-tech, internet, legal, manufacturing, marketing, medical and scientific industries.

**Center For International Business Education
and Research (CIBER)**

<http://depts.washington.edu/ciberweb>

University of Washington

School of Business Administration

Seattle, WA 98195-3200

206-685-3432

Promotes international educational programs in the Pacific Northwest to encourage international business.

Trade Adjustment Assistance Center

900 Fourth Avenue, Suite 2430

Seattle, WA 98164

206-622-2730

A private, non-profit corporation supported by the Commerce Department. Provides assistance to US manufacturers who have been hurt by foreign imports. Typical services include market studies, engineering surveys, cost reduction programs, product development, management information systems and financial services.

Trade Development Alliance of Greater Seattle

<http://www.cityofseattle.net/tda/default.htm>

1301 5th Avenue, Suite 2400

Seattle, WA 98101

206-389-7301 or tdags@seattlechamber.com

The mission of the Trade Alliance is to promote Greater Seattle, including King and Snohomish Counties, as one of North America's premier international gateways and commercial centers. The Trade Alliance has developed a strategic promotion plan to enhance the identity of Greater Seattle in targeted world markets through marketing publications, trade missions and other activities.

U.S. Customs Service

www.customs.ustreas.gov/top/contact.htm

1000 Second Avenue, Suite 2100

Seattle, WA 98104-1020

206-553-4678

Primary duties include the assessment and collection of all duties, taxes and fees on imported merchandise, the enforcement of customs and related laws, and the administration of certain navigational laws and treaties.

U.S. Export Assistance Center**www.seattleuseac.org**2601 4th Avenue, Suite 320
Seattle, WA 98121
206-553-5615

The Center is a cooperative effort of the Commercial Service of the U.S. Dept. of Commerce, the Export Finance Assistance Center of Washington and the U.S. Small Business Administration. Assistance available in accessing and developing an international marketing strategy, providing customized market research, international trade data, leads, and contacts for Trade promotion events, programs and publications. Financing information on export loans, loan guarantees and export credit insurance is also available.

Washington State**Office of Trade and Economic Development****www.trade.wa.gov**2001 Sixth Avenue, Suite 2600
Seattle, WA 98121206-956-3171 or trade@cted.wa.gov

Provides services to expand export markets for Washington products and helps develop new markets for service firms and manufacturers.

Washington State International Trade Fair**www.wsitf.org**

World Trade Center West

2200 Alaskan Way, Suite 480

Seattle, WA 98121

206-728-9393 or wsitf@wsitf.org

Aids business participation in international trade fairs by selecting key international and domestic trade shows for business participation. Advises and trains exhibitors, facilitates exhibit design, and coordinates on-site planning.

World Trade Center Tacoma**www.wtcta.org**

3600 Port of Tacoma Road, Suite #309

Tacoma, WA 98424

253-383-9474 or info@wtcta.org

The mission of the World Trade Center Tacoma is to foster business and community development by enhancing Washington State's capacity for international trade. WTCTA provides assistance to small and medium-sized companies interested or involved in foreign trade.

RESOURCES FOR WOMEN AND MINORITIES**Black Dollar Days Task Force (BDDTF)****www.blackdollar.org**

116 21st Avenue

Seattle, WA 98122

206-323-0534

A nonprofit organization that offers entrepreneurial training, technical assistance, and information and referral services to existing business owners and individuals interested in starting a business. Small loans available through the BDDTF Campaign 5000 Loan Fund.

Minority Business Development Council (MBDC)**www.nwmsdc.org**

1619 3rd Avenue, Second Floor

Seattle, WA 98101

206-441-9558

Creates and develops business opportunities for minority firms with public agencies and private sector corporations. Fosters economic development in the community.

SBA - 8(a) Business Development Program**www.sba.gov/8abd/**

1200 Sixth Avenue, Suite 1700

Seattle, WA 98101-1128

206-553-7341

Helps socially and economically disadvantaged individuals enter the economic mainstream, partly through access to federal contracts. (See page 18 for more information).

SBA Women's Business Center**www.seattleccd.com/wbc/index.htm**

1437 South Jackson, Suite 301

Seattle, WA 98144

206-325-9458 ext. 102

e-mail: wbc@seattleccd.com**NW Women's Business Center**

728 - 134th Street SW, Suite 219

Everett, WA 98204

425-787-9856

The Center provides assistance to women who are currently in business or thinking about starting a business. You can get help with marketing and financial planning. Attend workshops and seminars targeted to meet your specific needs whether a beginner or seasoned entrepreneur. Financing is available through a variety of sources including the SBA Prequalification Loan Program and Community Capital's in-house loan program.

SBA Women's Network for Entrepreneurial Training**<http://www.sba.gov/wa/seattle/seawnet.html>**

Sessions located in 4 convenient locations

Seattle and Tacoma, 206-553-7315

Everett, 425-787-9856

Eastside, 425-885-4014 X22

By linking you with other women entrepreneurs, the Roundtable allows you to tap into the knowledge, experience and support you need to help your business grow and prosper. It also gives you access to resource partners that can provide additional training and counseling. See page 22 for more information.

Washington State Office of Minority and Women's Business Enterprises (OMWBE)**www.omwbe.wa.gov/**

Manages a state program to increase the participation of bona fide minority and women's businesses in state public works contracting and purchasing of goods and services. Provides certification of qualifying small businesses, conducts compliance reviews and monitors the use of certified firms by state agencies.

Two locations:**Olympia**

406 South Water

Olympia, WA 98504-1160

360-753-9693

Downtown Seattle

Co-located with SBA

1200 Sixth Avenue, Suite 1700

Seattle, WA 98101-1128

206-553-7356; e-mail seattlebranch@omwbe.wa.gov

PROCUREMENT AND TECHNICAL ASSISTANCE

PTACs provide workshops and training in the field of procurement. Assist in completion of bid documents and other procurement forms. Matches your company with government sale leads.

Metropolitan Development Council

15 N. Broadway, Suite B
Tacoma, WA 98403
253-591-7026

Economic Development Council of Snohomish County

728 134th Street SW, Suite 219
Everett, WA 98204
425-743-4567
Ptac@snoedc.org

Economic Development Association of Skagit County

204 West Montgomery
P.O. Box 40
Mount Vernon, WA 98273
360-336-6114
www.skagit.org

Bellingham Whatcom Economic Development Council

105 East Holly Street
P.O. Box 2803
Bellingham, WA 98227
360-676-4255 or 800-810-4255
Bwedc@bwedc.org

SELLING TO THE GOVERNMENT

SBA Government Contracting

www.sba.gov/GC/
1200 Sixth Avenue, Suite 1700
Seattle, WA 98101-1128
206-553-0390
Encourages government contracts for small firms through PRO-NET System.

Washington State Department of General Administration **www.ga.wa.gov/purchase**

360-902-7400
Encourages state contracts for small firms.

Minority and Women's Business Development **Dept. of Community, Trade and Economic Development**

2001 Sixth Avenue, Suite 2600
Seattle, WA 98121
206-956-3164

SURETY BOND COMPANIES

COCHRANE & COMPANY

Kara Skinner, Underwriter
555 Dayton Street
Edmonds, WA 98020
1-800-659-8799; FAX 1-800-377-8863

COCHRANE & COMPANY

Kara Skinner, Underwriter
1717 Rustle Road
Spokane, WA 99229
1-800-659-8799; FAX 1-800-377-8863

CONSTRUCTION BONDING & MANAGEMENT SERVICES OF WASHINGTON, INC.

Nicholas Fix, Rick Fix, Underwriters|
11050 5th Ave. N.E., Suite # 206|
Seattle, WA 98125
1-800-742-8815; 206-361-9693; FAX 206-365-5014

CONTRACTORS BONDING & INSURANCE COMPANY INC.

Eric Sirkin, Chris Reburn, Mark Noma, Underwriters|
1213 Valley Street
PO Box 9271
Seattle, WA 98109-0271
1-800-765-2242; 206-628-7200; FAX 206-682-1558
erics@cbic.com; markn@cbic.com; chrisr@cbic.com

CONTRACTORS BONDING & INSURANCE CO., INC.

Marci Houts, Underwriters
N. 901 Monroe, Suite # 340
Spokane, WA 99201
509-326-2244; 1-800-368-2242; FAX 509-325-4462

HARTFORD FIRE INSURANCE COMPANY

Larry Christianson|
520 Pike Tower, Suite #1004
Seattle, WA 98101
206-346-0121; FAX 206- 346-0125

SUPERIOR UNDERWRITERS

Johanis Sinon, Margaret Robbins, Underwriters
2027 152nd Avenue N.E., C-24 (98052)
PO Box 97024 (98073-9724
Redmond, WA
425-643-5200; FAX 425-643-2337
EMAIL: mardier@gsusuperior.com

WOLF-MAJESKEY-RAPP, INC.

Walter Wolf, Judy Rapp, Jim Majeskey, Nick Paget, Underwriters
PO Box 2984
Spokane, WA 99220
1-800-736-5592; 509-535-9178; FAX 509-534-8134

OTHER RESOURCES

Better Business Bureau - Western Washington

www.thebbb.org/start.html
1000 Station Drive Suite 222
DuPont, WA 98327
206-431-2222
info@thebbb.org
The Better Business Bureau is a not-for-profit, private organization with the goal of maintaining fair and honest business dealings between consumers and businesses in the community.

Business Waste Line

www.metrokc.gov/hazwaste/house/index.htm

Local Hazardous Waste Management Program
130 Nickerson Street, Suite 100
Seattle, WA 98109-1658
206-296-3050

A hotline for businesses with quick answers to your many hazardous waste questions. Open Monday-Friday, 9 am- 4 pm. Calls are free of charge. Sponsored by the King County Solid Waste Division, Seattle Solid Waste Utility, Metro, the Seattle King County Department of Public Health and 29 suburban cities.

Federal Grant Resources

www.sba.gov/expanding/grants.html

A listing of grants available through a variety of federal, state and local organizations. *The SBA does **not** provide grants for starting or expanding the operations of a business.*

Catalog of Federal Domestic Assistance
www.cfda.gov/

The Catalog is a government-wide compendium of Federal programs, projects, services, and activities which provide assistance or benefits to the American public that contains financial and nonfinancial assistance programs administered by departments and establishments of the Federal government. The primary purpose of the Catalog is to assist users in identifying programs which meet specific objectives of the potential applicant, and to obtain general information on Federal assistance programs.

Executive Service Corps of Washington (ESC of WA)
www.escwa.org

1305 Fourth Avenue, Suite 420
Seattle, WA 98101
206-682-6704 or amanda@escwa.org
Management consultants to *NON-PROFIT* organizations. ESC of WA is a group of mostly retired business executives, managers and community volunteers who contribute their broad experience and seasoned judgment to help nonprofit and public organizations statewide. There is a modest fee for services.

Independent Business Association
www.ibaw.net/

16541 Redmond Way, Suite 336C
Redmond, WA 98052
425-453-8621
The voice of small business in Olympia. Lobbies on behalf of small business. Provides information on laws, regulations, and taxes.

MIT Enterprise Forum of the Northwest
www.mitwa.org

1319 Dexter Avenue N. 370
Seattle, WA, 98109
206-283-9595 or www.iba@isomedia.com
Provides emerging businesses, mainly in high tech fields, the opportunity to present their business plans to a panel of experts for review.

NW Entrepreneur Network
www.nwvg.org

P.O. Box 40128
Bellevue, WA 98015-4128
425-889-4480
The Northwest Entrepreneur Network helps entrepreneurs make the connections and access the resources they need to succeed. Focused on helping entrepreneurs build their business network, the Northwest Entrepreneur Network provides the knowledge, mentoring, and access to investors that creates and grows successful companies.

National Federation of Independent Business (NFIB)
www.nfib.com

4160 Sixth Avenue SE, Suite 201
Lacey, WA 98503
360-786-8675 or 1-800-NFIBNOW
NFIB's purpose is to influence Public Policy at the State and Federal level and be the resource for Small and Independent Business in America.

Seattle Public Library - Small Business Center
www.spl.lib.wa.us/

800 Pike Street
Seattle, WA 98101
206-386-4645 or 4636
Provides a wide variety of resource material on small business, financing, and international trade.

Small Business Development Center
Federal Technology Resources

Washington State University
P.O. Box 644851
Pullman, WA 99164-4851
Joe Harris, harrisj@wsu.edu
509-335-6415

Technology-based companies in Washington can significantly leverage their R&D budgets by accessing the facilities, equipment, inventions and technical expertise available at the federal labs. Recent laws make it easy for businesses to acquire exclusive rights to federal or shared technology. Call for more information on how to utilize the federal technology resources.

Small Business Development Center
Innovation Assessment Center

1200 Sixth Avenue, Suite 1700
Seattle, WA 98101
Michael Franz, mfranz@connectexpress.com
206-553-7328
Provides objective evaluations designed to help inventors and small business owners determine the potential commercial success of a new product, process or service. Inventions can be evaluated from the idea phase to fully developed, market-ready prototypes. Patents not required.

The National Center for American Indian Enterprise
Development

www.ncaied.org
206-365-7735
The NW Native American Business Development Center provides management assistance for Native Americans residing in Washington, Oregon, and Idaho. Assistance is available for start-up and expanding businesses.

Washington Manufacturing Services (WMS)
www.wamfg.org

8227 44th Avenue, Suite D
Mukilteo, WA 98275
1-800-637-4634
425-438-1146
WMS is a nonprofit company that provides high quality, affordable technical services for Washington manufacturers.

Washington State Bar Association
www.wsba.org/

800-945-WSBA
206-443-WSBA
Lawyer Referral Services
Seattle/King County 206-623-2551 or 206-727-8200
Olympia/Pierce County 253-383-3432 or 360-943-9977
Referrals for small firms needing legal help.

Washington Society of Certified Public Accountants
www.wscpa.org/

902 140th Avenue NE
Bellevue, WA 98005-3480
425-644-4800 or 800-272-8273
Provides referral services for small businesses in need of accounting and financial management assistance.

Washington Technology Center (WTC)

www.watechcenter.org
300 Fluke Hall
Box 352140
Seattle, WA 98195-2140
University of Washington - 206-685-1920
Washington State University - 509-335-3535
Washington State companies and entrepreneurs can leverage their R&D dollars through three WTC funding programs: Entrepreneur's Access (EA), Focused Technology Initiatives (FTI), and Research and Technology Development (RTD).

Uniform Code Council, Inc

http://www.uc-council.org/
7887 Washington Village Drive, Suite 300
Dayton, OH 45459
937-435-3870
UPC (Universal Product Code) is an eleven-digit numeric code which identifies a retail consumer package. Contact the number listed above for brochures, application and instructions for completing the application.

Frequently Requested Numbers

**Bellevue Chamber of
Commerce**
425-454-2464

Better Business Bureau
Reports business reliability
206-431-2222

**Washington State Business
Assistance Center**
State programs to help
businesses
1-800-237-1233

**Dept of Licensing Business &
Professions Division**
Master License Service
State Business Licenses & Name
Registration
360-664-1400 - Olympia

**Corporate Division / Secretary of
State's Office Corporate &
Non-profit Registration**
360-753-7115

**Department of Labor
& Industries**
Industrial & Contract
Regulations
1-800-647-0982 or
360-902-5800

Department of Revenue
State Taxes - B&O and Sales
1-800-647-7706 or 360-786-6100

**Department of Community Trade
& Economic Development**
206-464-7143

Everett Chamber of Commerce
425-438-1487

Everett Department of Licensing
Everett City Business Licenses
425-257-8700

**Everett Economic
Development Council**
www.snoedc.org
Finance Programs & PTAC Center
425-743-4567

**Federal Information
Center**
Forms for Copyrights
1-800-688-9889

**Greater Seattle
Chamber of Commerce**
206-389-7200

Intermec
Automated Data Collections
877-600-3055

Internal Revenue Service
Tax information & forms
1-800-829-1040

**Procurement Technical
Assistance Program**
425-743-4567

SBA Business Enterprise Center
206-553-7311
Monday through Friday
9 am to 4 pm

SBA Disaster Area Office
Direct, low-interest SBA loans when
disaster damages exceed insurance
coverage.
1-800-488-5323

SBA National Answer Desk
1-800-U-ASK-SBA
TDD 202-205-7001

WA State Attorney General
206-464-7744 or 1-800-551-4636

**Seattle Department of
Licensing**
206-684-8484

Seattle Library Quick Info
Business Resource Library
206-386-4636

Social Security Administration
800-772-1213

Tacoma Dept. of Licensing
253-591-5252

**Tacoma-Pierce County
Chamber of Commerce**
253-627-2175
Uniform Codes Council, Inc
937-435-3870

U.S. Customs Service
Taxes on imported goods
206-553-0954

U.S. Government Bookstore
206-553-4270

U.S. Patent & Trademark Office
**Registration of Patents &
Trademarks**
703-308-4357

U.S. Export Assistance Center
206-553-5615

**Washington State Office of Minority
& Women's Business Enterprises**
**Registration of Minority Owned
Business (OMWBE)**
360-753-9693 (Olympia)
206-553-7356 (downtown Seattle)

**Washington State Insurance
Commissioners Office**
360-753-7300

**Washington State Office Public
Accountants**
800-272-8273

Directions to SBA Seattle and Tacoma Offices

SBA Business Enterprise Center

Park Place Building
Corner of Sixth and University
downtown Seattle
1200 Sixth Avenue, Suite 1700
Seattle, WA 98121

SBA 206-553-7310
SCORE Desk 206-553-7320
Business Information Center
206-553-7311

I-5 South

Take Union Street Exit (6th & Union). Go one block west follow to 5th Avenue. Turn left on 5th and go to Spring Street, turn east one block to 6th. Turn left on 6th. Go two blocks to 6th & University. Building is located on the right hand side

I-5 North

Take Seneca Street exit (6th & Seneca) at light turn right on to 6th Avenue. Building is directly on the right hand side.

Tacoma Business Assistance Center

(co-located with Bates Technical College)
1101 South Yakima Avenue
Room M-123
Tacoma, WA 98042

General Information 253-680-7770

I-5 South

Take the I-705 N/WA-7 S exit, exit number 133, towards CITY CENTER. Merge onto I-705 N Take the A ST. exit on the left towards WA-509 N/CITY CENTER. Keep RIGHT at the fork in the ramp. Stay straight to go onto A Street. Turn LEFT onto S 11TH ST.

THE PLACE TO COME FOR SMALL BUSINESS HELP!

U.S. Small Business Administration
Business Enterprise Center
1200 Sixth Avenue, Suite 1700
Seattle, WA 98101-1128
206-553-7311

9 am to 4 pm
Monday through Friday

We've got the tools you need to start and run a business...

- one-on-one counseling
- financing options
- training and workshops
- small business library
- minority assistance programs
- women's business assistance
- Internet access for business planning
- guidance on government contracting
- computer software business programs
- state, federal and local resources

...all in one convenient location

We save you time by offering a myriad of valuable small business resources - all in one convenient location. Imagine the wealth of assistance you'll receive from seasoned business counselors, no-cost or low-cost training and workshops and representatives from state, federal and local business organizations.

We will walk you through the business start-up process step-by-step or we can help if you own an existing business and want to expand!

More information on page 20.

logo design: chrislee.com

